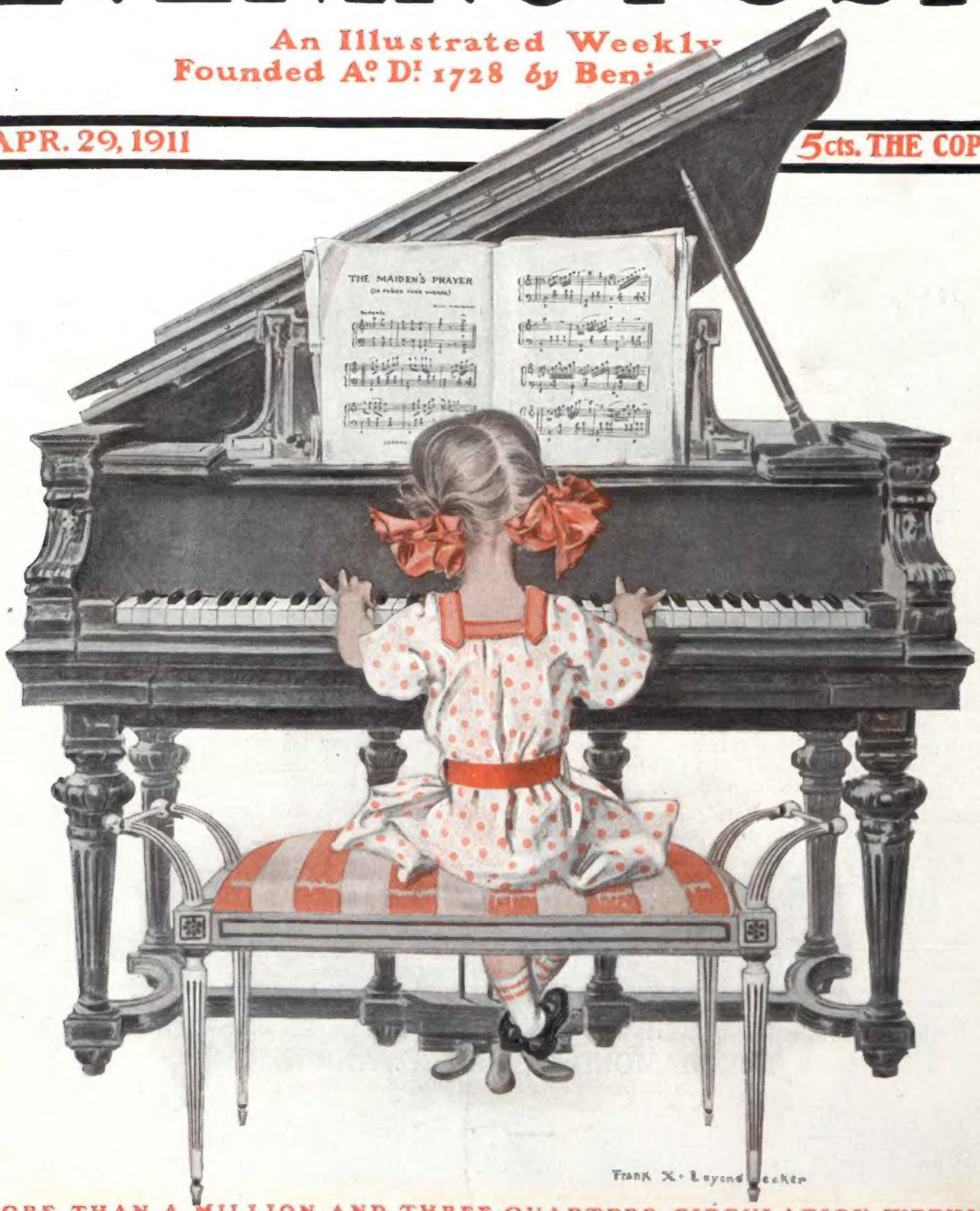
THE SATURDAY EVENING POST

An Illustrated Weekly
Founded Ao Do 1728 by Ben[illegible]

APR. 29, 1911

5cts. THE COPY

Frank X. Leyendecker

MORE THAN A MILLION AND THREE-QUARTERS CIRCULATION WEEKLY

Tires, Merely, or Tire Mileage?

Do you consider this, Mr. Automobile Tire Buyer?

Staunch endurance, large mileage—are these your requirements?

Then you must look to what counts most—what are the tangible values—what the purely imaginary benefits—what determines the service you will get for your money.

Ask your own judgment what manner of quality has given

12 Years of Conceded Supremacy

Diamond TIRES

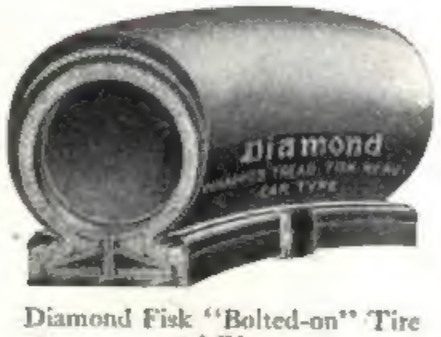
12 Years of Conceded Supremacy

No purely "talking point" values have done this. The foremost position of Diamond Tires is maintained because the users of

Diamond Quick Detachable Clincher Tire and Rim

Diamond Straight Side or Hookless Tire and Rim. Also called Mechanical and Dunlop type

Diamond Regular Clincher Tire and Rim



Diamond Fisk "Bolted-on" Tire and Rim

Diamond Clincher Tires—Diamond Mechanical (Dunlop type) Tires—Diamond Fisk Tires—Diamond Straight Sided or "hookless" Tires have always received Tangible benefits,—Diamond quality and Diamond mileage.

You may select the type of tire, the kind of fastening and the rim.

There is nothing exclusive, no matter who makes the tire, about these details. We will furnish whatever you prefer.

The exclusive feature which we alone can furnish is

Diamond Quality

THAT COUNTS. It gives you the lowest per year and per mile tire cost.

Because we put Quality and Quantity of Rubber, Cotton, Workmanship, Experience and Skill into Diamond Tires to an extent unequaled by any other maker in the world.

Twelve years of such work have maintained (as they also explain) Diamond Supremacy, and it could be accomplished or accounted for in no other way.

When you buy Diamond Tires you get more for your money—more rubber, better rubber, much thicker treads, tires that last longer, puncture rarely, stone bruise less easily—things that COUNT! Not mere talking points which cost the manufacturer nothing and cleverly distract your attention from the real issue.

New tires, new rims, new fastenings, new talking points, often cleverly presented, often to the uninformed most plausible,—come and go, but Diamond Quality and Diamond Supremacy, hand in hand, have remained constant and will continue so if we are right in fixing our attention on the essential principles—

Excellence in Materials and Design; Abundance of Material—No Skimping; No Misrepresentation, Direct or Indirect; and The Same Kind of Apples All Through the Barrel

It goes without saying that it costs us more to make Diamond Tires as they are made than if they were thinner, lighter and weaker.

We have to ask more for them from the automobile manufacturer? That is why some builders refuse to furnish Diamond Tires when you specify them.

You know that manufacturers of high-priced cars without exception will furnish Diamond.

DOES THAT SUGGEST NOTHING TO YOU?

Service and Mileage—These Are What We Are Selling

Diamond Tires do give greatest mileage. This Company is best prepared to give you service. To assist in supplying it we have stores and service stations in 54 principal cities. Your dealer can always get for you promptly any size or type of tire—casings, tubes, Diamond repair sleeves, Diamond cementless patches, etc. Our own men are in these stations, located as noted below, to give you information and to see to it that you get good tire service.

The 1911 Show Season Gave Diamond Tires The Same Conspicuous Place They Have Occupied For Years

In New York, Chicago, Boston, Philadelphia, and all the leading automobile shows, Diamond Tires equipped more of the cars exhibited than any other tire, the total figures showing 727 cars on Diamond Tires and 431¾ cars on the highest competing make. Twenty-two other makes of tires have divided the remainder.

Some Printed Matter that gives Valuable Information about Tire Upkeep Expense, Etc., on Request. Ask for Booklet AA

THE DIAMOND RUBBER CO., AKRON, OHIO

Stores and Service Stations in the Following Cities:

NEW YORK
BOSTON
PHILADELPHIA
BUFFALO
DETROIT
CHICAGO
CLEVELAND
ST. LOUIS
MINNEAPOLIS
SAN FRANCISCO
LOS ANGELES
PITTSBURG
CINCINNATI
DENVER
PORTLAND, ORE.
KANSAS CITY
ATLANTA
HOUSTON
DALLAS
SEATTLE
TORONTO
MEXICO CITY
NEWARK, N. J.
SPRINGFIELD, MASS.
SPOKANE, WASH.
PROVIDENCE, R. I.
ALBANY, N. Y.
BROOKLYN, N. Y.
WASHINGTON, D. C.
RICHMOND, VA.
BALTIMORE, MD.
ROCHESTER, N. Y.
SYRACUSE, N. Y.
TOLEDO, OHIO
DAYTON, OHIO
COLUMBUS, OHIO
LOUISVILLE, KY.
NEW ORLEANS, LA.
JACKSONVILLE, FLA.
INDIANAPOLIS, IND.
MILWAUKEE, WIS.
PARIS, FRANCE
DES MOINES, IA.
MEMPHIS, TENN.
OKLAHOMA CITY, OKLA.
SAN ANTONIO, TEX.
GRAND RAPIDS, MICH.
SAGINAW, MICH.
OMAHA, NEB.
SALT LAKE CITY, UTAH
PORTLAND, ME.
OAKLAND, CAL.
SAN DIEGO, CAL.
SACRAMENTO, CAL.
FRESNO, CAL.

The Strand Suit

A distinct "Society Brand" adaptation of the new "British" vogue. Shoulders, sleeves and trousers narrower. Coat shorter. Shaped at waist.

The Master Suit

The leader of all styles for the Young American Gentleman. Cut on anatomically correct lines. Full chest, trim waist; also contains 26 useful features.

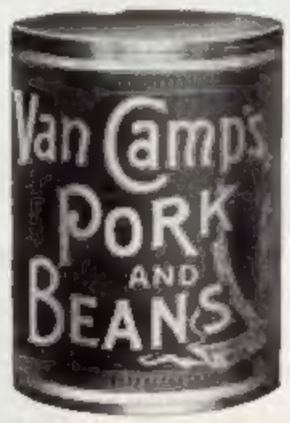
Society Brand Clothes

FOR YOUNG MEN
AND MEN WHO STAY YOUNG

Ask the clothier in your city who sells Society Brand Clothes to let you try on a "Strand" or a "Master" suit. If you do not know who he is, write us. $20 to $40.

MADE IN CHICAGO BY ALFRED DECKER & COHN. SPRING FASHION PARCELS TEN CENTS

Copyright 1911 Alfred Decker & Cohn



The Dinner That's Always Ready

The Steam-Oven Kitchen For Baking Beans

You can't compete with us, Madam—whatever your skill—in the baking of pork and beans.

We've spent 49 years in learning how. Our chefs are all trained to this one great dish.

A million women, who are buying Van Camp's, expect us to bake them better than anyone else. Our whole future depends on it.

And we have, above all, the steam oven. Let us explain what that means.

Dry ovens like yours crisp the beans without baking.

There is heat enough sometimes, but the heat doesn't penetrate. Most of the beans—by actual test—rarely get over 100 degrees.

That's not half enough heat to break up the food particles. And they must be broken before digestion can act.

As a result, the beans are heavy food. They ferment and form gas. You know that.

We have ovens encased in live steam under pressure. They are heated to 245 degrees.

The beans are baked in very small parcels, so the full heat goes through. Every bean for hours gets that 245 degrees.

So Van Camp's digest. They don't form gas. They are not a heavy food.

No beans are crisped—no skins are broken. The beans come out nut-like, mealy and whole—just as all folks like them.

The tomato sauce is baked with the beans. That's where Van Camp's get their irresistible zest.

They come to you ready to serve. Each can is sterilized after sealing, so the freshly-baked savor remains intact.

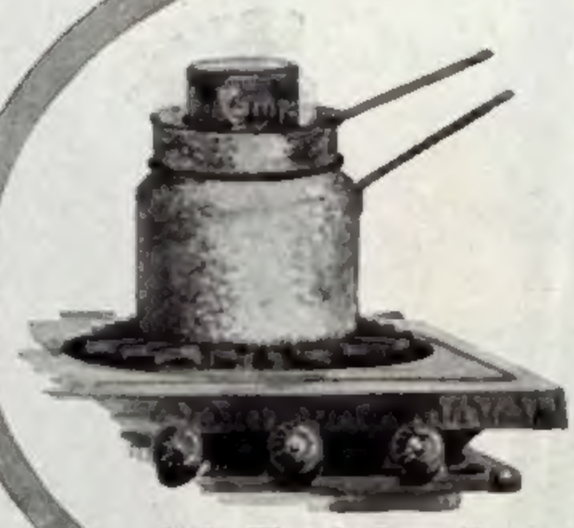
Whenever you are ready to serve that can it is exactly the same as though direct from the oven.

Think of the time they save and the work they save—those million women who let us do their bean baking.

And think what delicious, digestible beans those million families get.

Beans are 23 per cent nitrogenous—84 per cent nutriment. They are Nature's choicest food. Their daily use immensely cuts the cost of living.

Don't you think it wise to have such a dish, prepared in such a way?



If You Want the Beans Hot Boil the Can for 20 Minutes

You Can Serve Van Camp's Cold in a Minute

Inviting—Convenient Nut-Like, Mealy and Whole

"The National Dish"

Van Camp's
BAKED WITH TOMATO SAUCE
PORK AND BEANS

"The National Dish"

Another advantage lies in our beans. They are Michigan grown—the choicest of the crop. Then we pick out by hand just the whitest and plumpest—beans all of one size. They cost us a million dollars per year more than some beans would cost.

Another advantage lies in our tomato sauce—made of whole tomatoes, ripened on the vines. Spiced in the rarest way. We could buy common sauce all ready to use for one-fifth what ours costs.

You can't get Van Camp quality without getting Van Camp's. Beans and tomatoes are high now, and there are plenty of ways to skimp. Compare Van Camp's with other beans—that's argument enough.

Three sizes: 10, 15 and 20 cents per can.

Van Camp Packing Company Established 1861 **Indianapolis, Ind.**

(111)

Published Weekly

The Curtis Publishing Company
425 Arch Street Philadelphia

London: Hastings House
10 Norfolk Street, Strand, W.C.

THE SATURDAY EVENING POST

Founded A° D° 1728 by Benj. Franklin

Copyright, 1911
by The Curtis Publishing Company in the United States and Great Britain

Entered at the Philadelphia Post-Office as Second-Class Matter

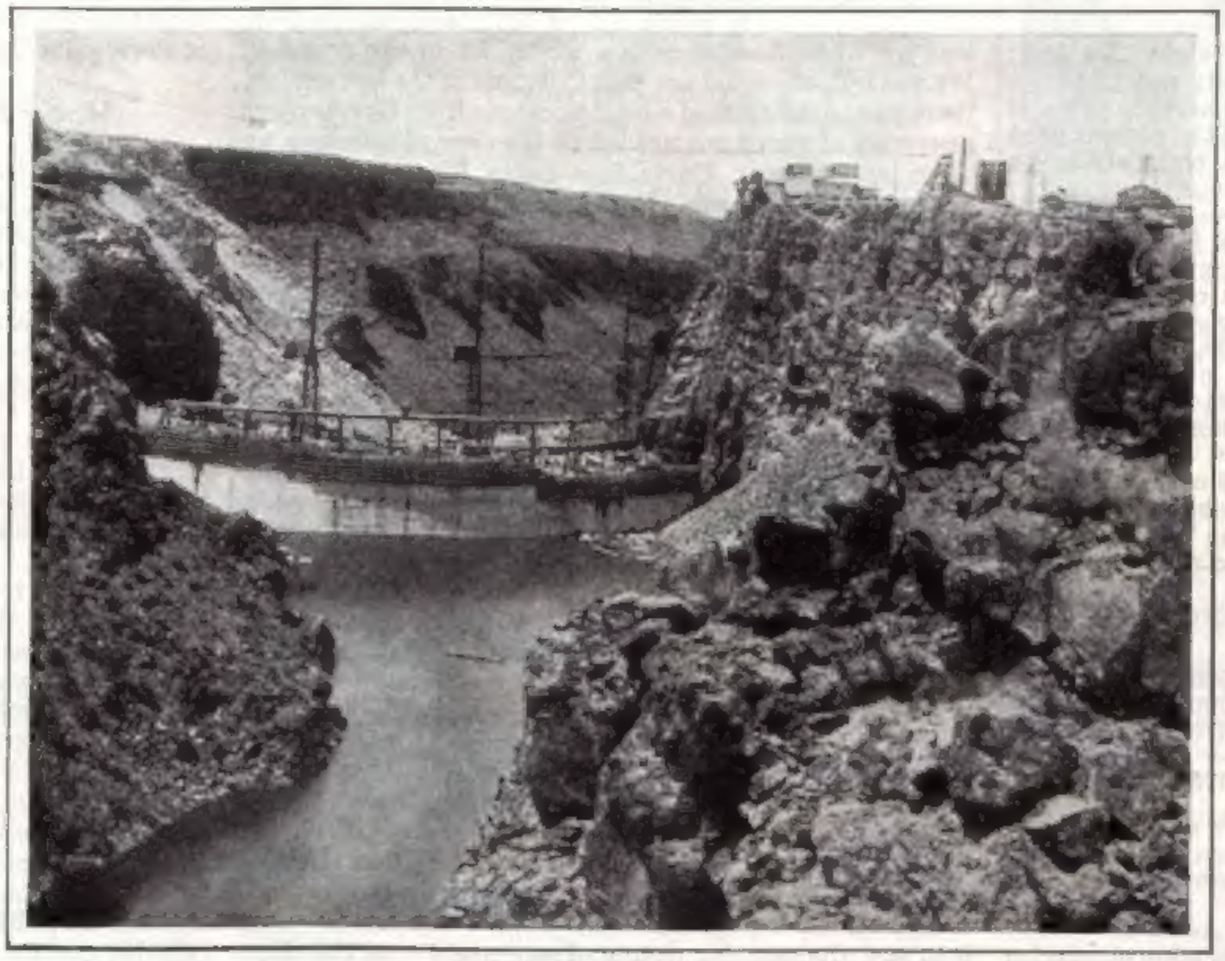
Entered as Second-Class Matter at the Post-Office Department Ottawa, Canada

Volume 183 PHILADELPHIA, APRIL 29, 1911 Number 44

IRRIGATION AS IT IS

Its Boons and Booms—By Emerson Hough

WHEN President Taft was in the West on his famous tour—the same one in which he delivered the justly famous Winona speech that made Senator Aldrich the absolute idol of the United States, as see late election returns—one of his many duties was the opening of the Uncompahgre Irrigation Canal, the one that brings water through a big rocky tunnel from the Black Cañon of the Gunnison River. Let us picture to ourselves that thrilling—nay, inspiring—scene. In the background stand the cloud-topped Rockies. In the middle distance lies the valley, waiting impatiently to blossom as the rose. In the immediate foreground is a push button, adjacent to which stands the stalwart form of the nation's Chief Magistrate. The table before him is set with a figure-four trigger, in such a way that when he pushes forcefully upon the aforesaid button at the place marked for him with a star, the gates are opened by electric power, the water gushes forth—also forthwith. He pushes at the place marked with a star; and amid the plaudits of the assembled multitude the whole bunch goes off for lunch, while the desert goes on to blossom as the rose.



Salmon River Dam

Far be it from a plain man to view with levity such distinguished scenes as this. Indeed, let us hasten to say that the entire schedule went through quite as planned. The mountains were there—indeed, still remain there; also the valley and the water and the tunnel. The President was there, and he did push the button, and the waters did gush forth, and a lunch was had—and a pleasant time had also. The levity, if any, must be charged against the engineers in charge of the tunnel. Alas! in good sooth these engineers, as is often the case, did not have their work anywhere nearly so near completion as they had thought they would. Neither could they ask the President to call again. What should they do? That depends. What they actually did was to dam back all the waste seepage water of this tunnel with a temporary structure. It was this second-hand water that was released from the tunnel by the President with his magic touch. It was a perfectly good tunnel, but did not happen to be long enough to reach the Gunnison River by some distance. *Par conséquence*, as we invariably say in the Cliff Dwellers' Club in Chicago, there was not enough water to last very long. That was why they led Mr. Taft off to lunch. If only some one had done that before he made the Winona speech!

A Revolution Misunderstood

THOUGH I deplore as much as any this manner of monkeying with the Presidential dignity in this wholly dignified republic, the foregoing is a perfectly fine example of irrigation and its possibilities. This art, science or industry is much in the public eye today. In practical operation it is nearly always delayed. Moreover, in irrigation, things are not always what they seem, and explanations are often in order.

Irrigation has proved a boon to some hundreds of earnest young writers, who have seen alfalfa fields and apple orchards for the first time and have hastened thence to the nearest typewriter. It has proved also a boon to scores of de luxe printers, who have put out millions of beautiful folders. Lastly and soberly, it has proved a boon to thousands of homeseekers and wealthmakers—this without any doubt or question; in fact, after irrigation the deluge. Barring the dry-farming regions, there is no place for the homeseeker to go except to the irrigated lands. Things come when they are due—promissory notes, rent and almost all sorts of things—but happily Providence for the most part enables us to meet our obligations. We needed this new art of irrigation at precisely this time of our history.

Irrigation means for us something of a revolution. Incidentally it means for us goodby to little business and the individual, and all hail to big business and the corporation. Necessitating coöperation, it may in time teach us things in regard to socialism which we do not know, although it is to be practiced in a country the last in the world where socialism ought to grow. Be that as it may, the principles of irrigation are our national Declaration of Interdependence—not independence, but interdependence.

The forms of irrigation itself are many. You may have your choice between Government systems and corporation systems and private systems, and there are many forms of applied irrigation—from canal, reservoir and ditch to wells, artesian wells, windmills, springs, pumping by gasoline motors, by electricity or by steam. Though once there was abundance of water for almost any soil, water now is becoming worth so much money that betimes we carry it in pipes or hose or cemented ditches. Surely, having set our American hands to the science of irrigation, we shall go into it thoroughly and exhaustively.

We have already gone into it to the extent of very many millions—perhaps hundreds of millions—of dollars. The largest engineering works in our country are to be found in the great reservoir dams of Government or private construction, which have been put up in the West within the last decade. The work in many of its features is a large and fascinating one and its possibilities have bowled us over very handsomely. We like it; in fact, it might almost be said we are crazy over it. Already we have run pretty well toward the limit of possible exploitation. For instance, engineers say that water-rights have been filed on four times as much land in the state of Colorado as all the water of the state could irrigate. Adjustments, reorganizations and reconstructions will be the next thing for the country to consider.

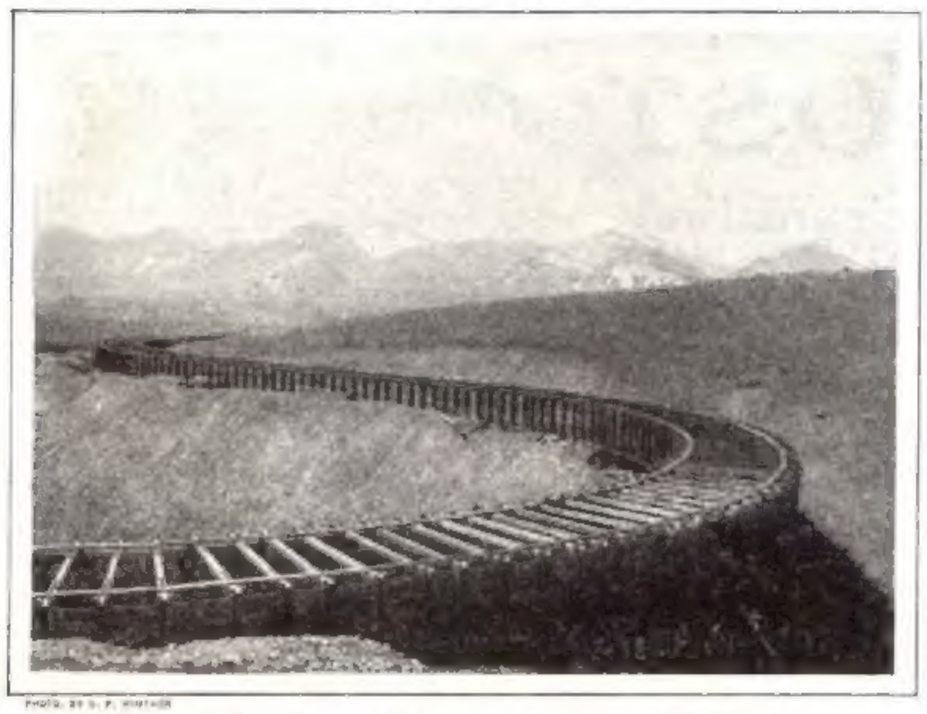
As to the idea of irrigation, brilliant as we Americans are, we are a few thousand years back of the Egyptians, Aztecs and others. Pharaoh was the original apple king and very likely Montezuma made his money in selling irrigation bonds to the Aztecs. We owe very much to the Spanish settlements of the Southwest—for instance, we are in debt there for the cowpony and the original idea of the irrigation ditch. With these we subdued the old West and the new.

The first big success in irrigation east of the Rockies, leaving out of the calculation the irrigated ricefields of the old South, was the Greeley project in Colorado. Before long the sugar-beet, potato and cantaloup idea had spread, so that a system of large ditches covered all of southeastern Colorado and even extended into Kansas. There was a very lusty lawsuit between these two states, which went to the Supreme Court of the United States. That tribunal decided that Colorado had seen the Arkansas River first and that Kansas had not been substantially damaged; yet the court reserved judgment on future complications that might arise regarding a more strenuous demand for the irrigation waters of the West. In 1902 there were only thirty-three thousand four hundred and fifteen irrigation enterprises in the West. There are two or three times that many today, so eagerly have we gone in for this new form of developing our country.

An Amazing Outlay of Dollars and Dirt

IN A GENERAL way the public is already more or less familiar with the figures of some of our larger enterprises and knows that these enterprises are many—and are increasing in number. Suppose that we give the figures of one enterprise, the largest with which the writer is personally familiar—that lying to the north of the Snake River in the Milner District of Idaho. This is only one of two great enterprises in the same part of the country. The equipment for putting the water on the land in this enterprise has been summarized as follows:

One dam, puddled earth, rock facing, 4000 feet long, maximum height 20 feet.
One dam, puddled earth, rock facing, 8000 feet long, maximum height 50 feet.
One dam, puddled earth, rock facing, 6000 feet long, maximum height 30 feet.
One concrete masonry dam, 1600 feet long, maximum height, 35 feet.
One dam—in course of construction—puddled earth, concrete core-wall, rock facing, 1000 feet long, maximum height 143 feet.



The Big Bitter Root Ditch, Coming Down Out of Lake Coma

One concrete masonry dam, extreme height 220 feet; length at base 150 feet, at top 465 feet; width at base 119 feet, at top 20 feet, including parapet. This is known as the Salmon River Dam and the cement used in its construction would require a train six miles long to haul it.

Six thousand feet of tunnel through rock; 2 miles of concrete-lined canal, 60 feet wide, 8 feet deep; 4½ miles of canal formed by masonry walls instead of earth embankment, and 1120 miles of canals, with 365,000 acres of land placed under irrigation canals—equivalent to six hundred square miles.

Two power plants, and an additional one under construction; 120 miles of high voltage transmission line—trunk line; 150 miles of telephone line—trunk line; 50 miles of railroad completed and in operation; 40 miles of railroad in course of construction; 3 hotels in operation; 1 hotel in course of construction; 5 waterworks systems—in operation; 7 townsites; 2 banks; 10 towns supplied with electric current for light and power.

Amount of material handled in the construction of dams and canals:

Earth	297,000,000 cubic feet
Rock	54,000,000 cubic feet
Concrete masonry	675,000 cubic feet
Total	351,675,000 cubic feet

To haul the above material would require a train over six thousand miles long, loaded 60,000 pounds to the car. During the height of the work the payroll ran as high as ten thousand dollars a day.

So far as known, there is no private irrigation enterprise in the world that equals this in magnitude and rapidity of accomplishment, although it is claimed that some of the installations of the British Government in Egypt and India are more extensive. Just across the river from this development is another, of almost similar dimensions, now completed and turned over to the farmers. It is further announced that in the same valley, although nearer to the headwaters of the Snake River, there is in contemplation a yet more tremendous enterprise—one placing under irrigation over six hundred thousand acres of land; so that, so far as rows of figures are concerned, America certainly can hold her own; for these are but a few of scores of large enterprises in the West, employing more capital than is perhaps generally understood.

The Settler's Choice

THE opportunities of the settler may be classified as, first, those offered by the Government, under the reclamation act; second, the big corporation enterprises, under the Carey act; and third, the large and small private enterprises, dealing mostly with lands already patented.

As between these, the most important are the Government and Carey-act projects. The rivalry between these two is strictly of a Montague and Capulet sort; and the way the engineers of the one or the other branch of irrigation feel toward each other is something worth going miles to see. Say a loud word in favor of Uncle Sam in Boise, Denver, Cheyenne—any Western capital—and at once out will dart many thumb-biting Carey-act engineers, who will declare that all Government enterprises are failures—that all Government dams are too large, also too small, and that without fail they leak, break and fall to pieces. Moreover, it is said that Uncle Sam never has anything done on time—and so forth. *Per contra*, you will find many United States reclamation engineers cold and superior when you talk of any sort of canal and reservoir building other than the one on which they themselves are engaged.

There is some difference in the application of these two great irrigation systems or methods and there are arguments for and against each. Under any Government project, the settler really must settle. Up to within thirty days of this writing, he would have been obliged to assign all of his entry if he cared to assign part of it. It takes ten years to perfect and patent on Government reclaimed land. The settler pays no interest, and his water-right is given him at the actual pro-rated cost of making the system of reservoirs, canals, ditches, and so on. There are elements of strength and solidity about all these plans of the Government, which the settler cannot afford to overlook. Even Carey-act projects lean on Uncle Sam once in a while; for in the proposed Warren bill, which did not pass Congress in the last session, there was contemplated a legal purchase from Government reservoirs of water not needed at the time of purchase by those enterprises. Uncle Sam takes his time and he employs good engineers. Really the main argument against the United States Reclamation Service is that of industrial impatience.

The industrially impatient leaders of Western business matters point out that the Carey act gives the settler his last chance in America for cheap land, and they give other reasons, showing their frank disposition in favor of the highly practical workings of the Carey act. They like it because it gets action more quickly. On a Carey-act project the settler can move in as soon as he is notified the water is ready and can buy his land at once for fifty cents an acre. Then he is ready, having a title, to borrow money—subject, of course, to his water-right. Now, as is pointed out by more than one good attorney and business man in the West, what the West needs is credit, above all things. The Government settler cannot hypothecate his land for ten years. The Carey-act man can spend his principal and interest right away and, with his early mortgage money, buy everything there is to be bought in his community—lawyers' fees, doctors' bills, hats, caps, drinks, periodicals, tobacco, and so forth. The West is in a hurry. With Western self-reliance, however, it claims that the Carey act puts the burden of interest on the new country and removes it from the old; whereas the Government reclamation act leaves the burden of interest—that is to say, the carrying charge of settlement—on the older communities of the East. The Carey act combines the old-homestead idea with the commutation idea—and the desert-land idea also. It appeals to the popular craze for intensive farming. On the whole, it seems an ideal enactment for the West and for conditions as they are today. It spells hurry, exploitation—sometimes confusion. Certainly, also, it spells quick corporate control and, as has been said, the interdependence of America. It is dearly beloved of promoters. It would be going too far to call this law an absolutely unqualified success.

On the other hand, the United States reclamation act of June 17, 1902, clings to our old-homestead idea. Its work is done by funds received from the sale of public lands in certain Western states, except five per cent set aside for educational and other purposes. The estimated total receipts under this act up to June 30, 1910, the date of the last report of the Secretary of the Interior, are $65,714,179. At that time there were invested of this fund in reclamation works, $53,781,302. Some thirty-two primary projects have been undertaken, besides some other matters in secondary projects, townsites, Indian irrigation, and so on.

Even Uncle Sam could not fail to hear the clamor of the West for more hurry and more land, so that our staid and easygoing financial system has to take on the idea of hypothecation after all, not even the resources of the Government being large enough to keep up the enormous irrigation payments of today. The receipts from funds thus obtained not being sufficient, Congress lately authorized the issuance of twenty million dollars in certificates of indebtedness, repayable out of the reclamation fund five days after the date of their issue. These certificates bear interest; so that any project using them would have to pay interest, which is not the case with any of the regular United States reclamation projects.

Water Projects Widely Spread Out

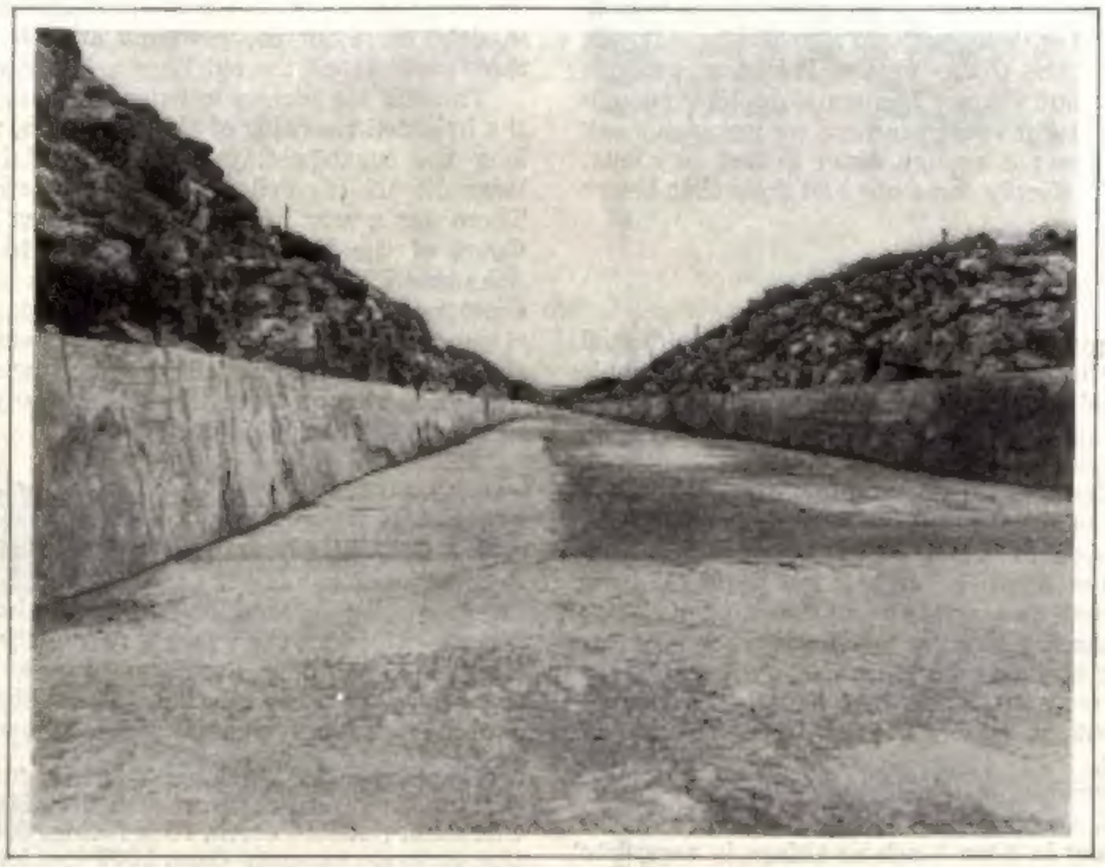
IN ORDER to distribute the funds of these certificates properly, a board of army engineers was designated, which made its report subsequently to the time of the compilation of the last report of the Secretary of the Interior. The recommendation of this engineering board came as a much appreciated Christmas present in many Western states.

Uncle Sam's experience in irrigation today is much like that of the rest of us. He is jolly well spread out, is always behind the game with the water in the ditch, has his enterprises pretty well hypothecated and can make mistakes just like anybody else. He is in line with the Western idea, however, when he attaches the interest and the carrying charges to the soil itself. Western men are confident that the quick increase in values when the water reaches the soil will be quite sufficient to take care of this detail. It is easily seen that irrigation figures are what the Germans would call *kolossal-pyramidal*.

There is great danger of an intoxication of figures. Certainly we might have a surfeit of them, with all the talk that is offered us of the profits of an acre of irrigated land—fifty, one hundred, two hundred and fifty, one thousand, twenty-five hundred, thirty-five hundred dollars an acre, which we are credibly informed may be expected as profits from applied irrigation in connection with the glorious climate of certain favored localities in the West. Softly, calmly. Let us sit down on the sofa together and do a little quiet thinking.

Irrigation does not work miracles any more than dry farming does. There have been no revolution and no sudden discovery of any irresistible engine for overcoming natural difficulties. Now the average yield all over the United States shows farm products of a value of only eleven dollars an acre. There are only two states whose average production runs as high as thirty dollars an acre; and these figures include the products of all the older states where land is called too high. Farming in those states, including the equipment and the time of the men doing the work, is about a five-per-cent proposition. We have no license to believe the statements of Western enthusiasts who say that irrigation is a five-hundred-per-cent proposition. It is nothing of the kind. By the time all these enterprises shall have been paid for and we shall have settled down to the sober business of actual farming we shall find it much closer to a twelve-per-cent proposition than a five-hundred-per-cent. The farmer's time must in either case be counted in at a fair valuation; and there must be charged off a fair amount for interest, taxes and depreciation, just as in a laundry or a restaurant business, the principles of which are precisely the same as those of farming, in the East or in the West.

It behooves us all to hang on to the sofa-arms. This is still a new game. Let us beware how we buy too many blue chips right at the start. Certainly we need irrigation and certainly it will do for us wonders sufficient. In the last twenty years of the nineteenth century the renting or tenant classes of agricultural America had increased from twenty-five to thirty-three per cent. One-tenth of our farmers had ceased to be landowners and had become renters. The



Concrete Section Main Canal Before the Canal Was Cleared of the Loose Gravel and Débris

matter is very likely even worse today. Certainly we are increasing the population too fast and with equal certainty we are making actual farms too slowly. So far as sane irrigation matters can remedy that state of affairs, we cannot welcome them too warmly. None the less, let us hold on to the sofa. The only thing certain is that not the most unbridled irrigation development can keep pace with our unbridled immigration.

It is the Carey act, as has been indicated, which is giving us our greatest expansion in irrigation activity. This measure is the idea of Senator J. M. Carey, of Wyoming, and was approved August 18, 1894, with certain amendments subsequent to that date. Its provisions, as requested by certain arid statesin brief, contemplate the segregation in these states respectively of a million acres in each of United States lands for the purposes of reclamation and of patent to settlers, when after twenty of every one hundred and sixty acres shall actually have been irrigated and cultivated—the whole operation to require not more than ten years. The difference between the West of Galusha A. Grow, author of the homestead law, and that of Judge Carey is easily measurable by a comparison of the reclamation act with the Carey act. Certainly the Carey act in its working out has shown mixed results—some failures and worse than failures, and many distinct successes.

The Wedge That has Widened the West

IN PRACTICAL application, the Carey act is somewhat complicated. The United States does not deed the million acres of lands to each state, but only lends them, as it were, and has control of them up to the time of the final issuance of the patent. The state is merely the agent of the United States. In turn, the state, in reclaiming this land, can choose from and accept the water filings and the irrigation projects only of those persons or corporations who actually make application. Having selected a company purporting to be suitable for a given project, that company in turn becomes the agent of the state. The reimbursement of the company is determined by the land board and other officers of the state, and the company is paid by the price of the water-right that it is allowed to establish for the prospective settler. In terms of the vulgar, the United States passes the buck to the state, which, through its political officers, passes it to the construction company, which in turn passes it to the individual buying a water-right under the project—Bill Smith, the settler; and then he settles some more. Indeed, he settles the whole bill, including interest and corporation dividends.

As this organization presupposes a lien of the water contract on the land, we now have before us the whole operation of modern commerce, with bonds, stock and all. Of course the bondholder and the settler are the supporters of the entire fabric. Of course, also, the success of the project is predicated upon faithful and intelligent management from the start to the finish, all along the line. This is true under the provisions of the law, even after the enterprise has been turned over by the construction company to the settlers themselves for operation under their own officers and under their own maintenance charges. It goes without saying that a great many things can happen in so long and so complicated, so human and so political, an operation as all this comes to. At least, within the terms of its possibilities, there have been vast opportunities for *de luxe* printing and *de luxe* financiering. Don't believe all you see in print, not even the photographs.

Up to June 30, 1910, according to the report of the Secretary of the Interior, applications had been made by the several states amounting to 6,587,508 acres, nearly three million acres having been applied for in the year preceding that date. The figures are even greater today. It is stated that Colorado has applied for a large acreage, and has eight hundred thousand acres pending decision by her land board, although the secretary's figures, up to June 30, 1910, do not show so great a total. Idaho had a million acres and quickly gobbled them all up; and since then she has asked for two million more. There are perhaps five and a half million acres that can be irrigated in Idaho and these may be taken in the same process. There are a million and a quarter acres now under the ditch in the upper Snake River Valley and, as has been stated, there is contemplated a giant project taking in six hundred thousand acres additional. Other parts of the West are following suit, with very similar figures.

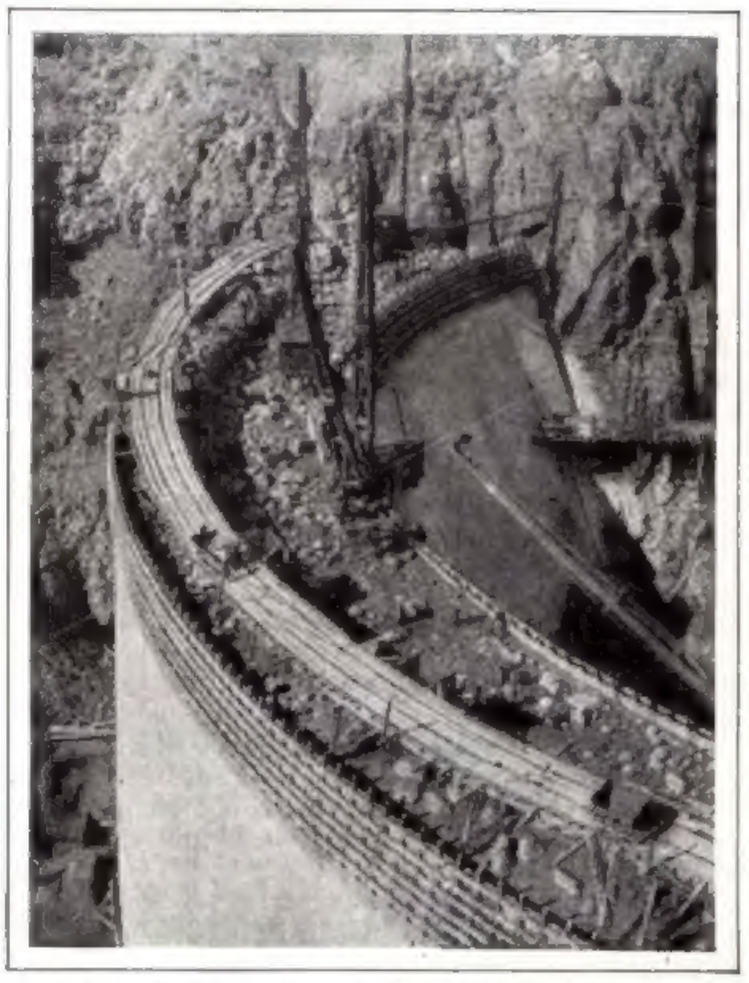
It should not be understood that all of the great irrigation enterprises of the West are working under the Carey act. Thus the state of Washington, which has no public lands, the railroads and school funds having acquired all the public lands first, has no Carey-act enterprise. There are also very many large private enterprises handling patented lands in that and other states. In the Bitter Root Valley of Montana there is a ditch seventy miles long, covering some sixty thousand acres of land, all of which have been patented. Many of the great ranches in California and elsewhere are also being broken up under the ditch, just as many of the Texas ranches and those east of the Rockies are being broken up for dry farming.

The figures as to patented Carey-act lands are not commensurate with those of the segregations. Idaho, according to the secretary's report, has patented only 157,034 acres under this law. Colorado has no patents as yet under the Carey act and at the time of the report had segregated only about ninety thousand acres. The Carey act is not called a great success in Montana, where so many large Government enterprises are going forward, and only eighteen thousand acres are reported patented by that state. Nevada has patented nothing; Oregon only some fifty thousand acres; Utah none at all, although she has segregated about one hundred and twenty-five thousand acres. In Wyoming the Carey act has worked out very handsomely, that state, the home of Judge Carey, having applied for 1,371,153 acres. It has segregated 965,094 acres and patented already over ninety-two thousand.

These figures are some months back of the present time, but as they stand it will be seen that the eager promoter has been extraordinarily busy under the Carey act and that in many cases he has bitten off more than he can properly masticate. They show also the youth and untried quality of the bulk of all our irrigation projects. They show a nice big mortgage, leading squarely into the future. There have been relinquished, even at this date, about a million acres of all the acreage applied for—say, about one-sixth. Not long ago only 317,864 acres had actually been patented under the Carey act. How much the entire segregated acreage has required in total capitalization for irrigation works, no one can tell; and perhaps it is just as well that we do not know. It is stated that in the state of Idaho alone it will require more than sixty million dollars to complete irrigation works now undertaken.

Obviously, therefore, we are none of us in position yet to speak with absolute authority regarding the success of irrigation under this act, which is the wedge that has opened the last of our empires, that of the arid West. Moreover, all these unpatented lands are precisely in the condition of a farm with a mortgage on it. The irrigated West is owned today by Eastern bondholders and mortgagees. Its future is one of faith, hope and six to eight per cent interest. It will win if enough new men learn the new style of farming methods fast enough to keep up with the mortgage money. After all is said and done, in spite of all the de luxe printing, these are facts more or less stubborn because of their inherent accuracy.

A man with only a million dollars today is not ace high in an irrigation scheme. Bond money has flowed like water. Now all that money has to be paid back. Of course debts like this are not squared by any sort of necromancy except that of hard work. If only it were hard work alone that went with the settlement of the West the burden of the West were lighter. As it is, there is a large incubus of land held for speculation and not for development. In one state the figures show that forty per cent is thus held idle; in fact, promotion and speculation make the curse of Western settlers today. The man who reads de luxe printing, without reading between and behind the lines, is apt to be lured into believing that he is going into something better than a five-per-cent West today. Let him take hold of the arms of the sofa. The West is no longer a poor man's country. It is in large part literally a rich man's country. It is far nearer a five-per-cent West than a five-hundred-per-cent; and he will be safest who remembers this.



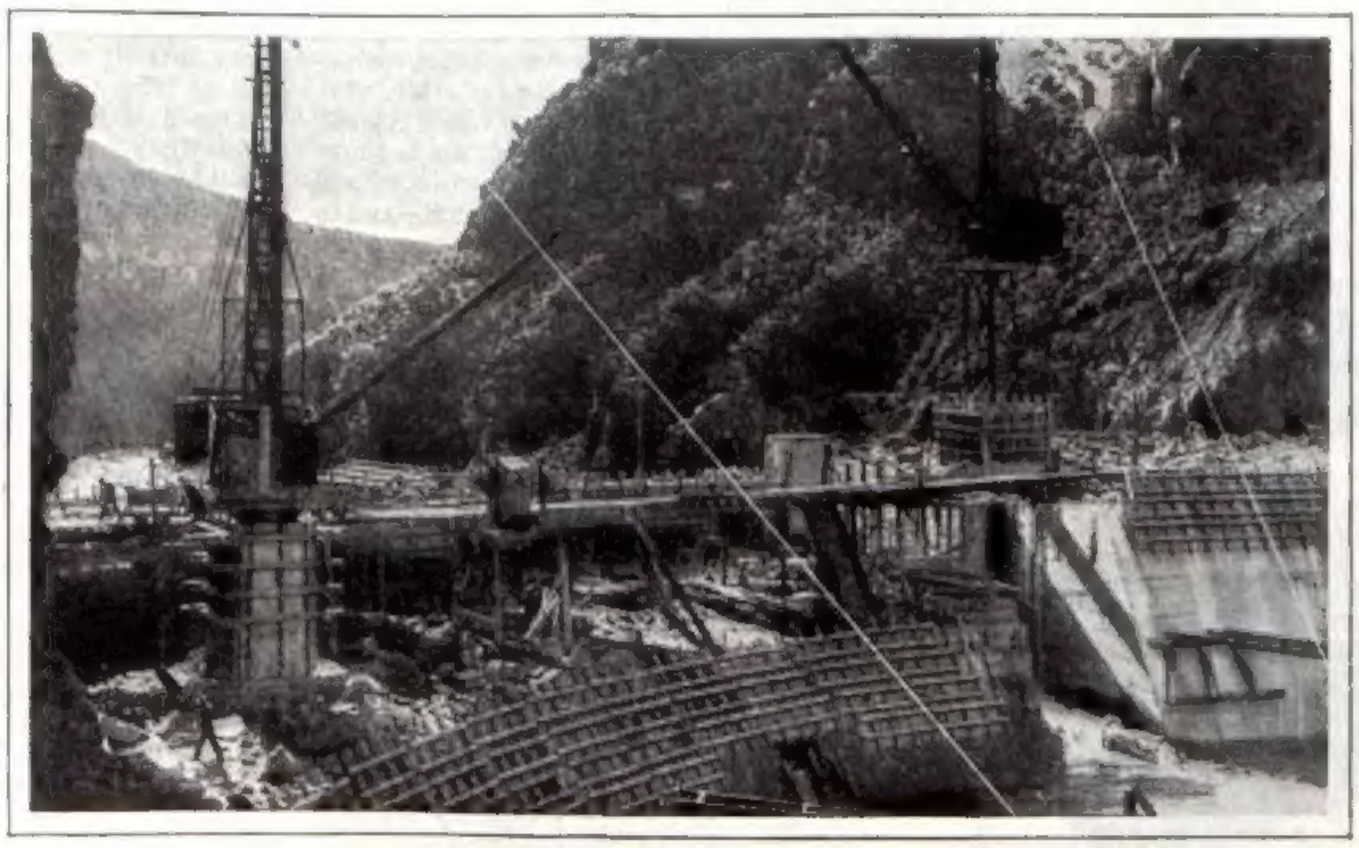
Salmon River Dam From a Point Directly Above the Dam, Showing Top, Upstream and Downstream Faces

Facts Bill Smith Must Face

THE process of future civilization along these lines is going to be precisely that of the industrial combinations of the United States in the East. It will parallel the development of our railroad corporations. Thus far we have always grown up to the water—have always stood the increased rates. Up to a certain limit, we can continue to do this. The West has always been capitalized by the East, the new country by the old, and in the nature of things this must always be so to a certain extent. We can afford it when we figure that in one state there are homes for two hundred and fifty thousand people under irrigation projects and added wealth of five hundred millions annually to be dug out from under the sagebrush roots; but the success of it all depends upon the splendid army of settlers going out to engage in their joyous battle with new lands, new methods, new conditions—things wholly unknown to them in their earlier life. It is they who must pay all of this debt. The seriousness of their task, the courage with which they are undertaking it and the vital importance of their success make all little outcries about local loyalty to home institutions look small and cheap. Before them and the importance of their success these platoons of figures lessen and pale. After all, Bill Smith is the man to be considered and not the man who does the promotion.

Now Bill Smith can choose lands under United States reclamation and get a slow, square deal. He can choose land under a Carey-act project and receive only such efficiency as is possible under state politics. He can take land under a private enterprise and there

(Continued on Page 42)



Back View Base of Salmon River Dam, March 17, 1910

A CORNER IN SHINGLES

J. Augustus Redell Whipsaws the Market

By PETER B. KYNE

ILLUSTRATED BY ANTON OTTO FISCHER

"I Can Sell Tomorrow and Clean Up Twenty-Five Thousand Dollars Profit"

IN A SECLUDED corner of the San Francisco Commercial Club grill Mr. J. Augustus Redell and Señor Felipe Luiz Almeida, having disposed of the black coffee, were deep in a discussion of Mr. Redell's plans for the resuscitation of two financial corpses.

During the progress of the meal a wonderful change had taken place in Live-Wire Luiz. He was fast regaining his usual reddish-brown complexion, which, under the strain of pecuniary disaster and attempted suicide an hour previous, had assumed a sickly lemon color. Now his countenance, gleaming through an aura of cigarette smoke, was as alert as the face of a cockrobin. He leaned across the table and listened attentively while J. Augustus unfolded his formula for the ammunition wherewith the two scouts of fortune were to bombard the red-cedar shingle mills of southwestern Washington.

For some years Señor Almeida had felt the need of a partner to steady him. He had a passion for speculation. Previous to his disastrous flyer in reinsurance on the bark Willie Rickmers, which had taken the last of his capital, he had gone into a scheme for the manufacture of wood alcohol from sawdust and shavings. Live-Wire Luiz had supplied the shavings—in that he had been "trimmed" very effectively. He needed a partner—a good, capable pilot—to keep him off the shoals that flanked the narrow channel of accepted business standards. A live wire he was, but he knew his own weaknesses. He longed for a snappy young partner, with whom he might counsel in the hour of need—one who could handle the buying end of the business in California, Oregon and Washington, while Live-Wire Luiz went after the big orders in Central and South America. Of all the young men in the trade, he would have chosen J. Augustus Redell. And, now that the good Señor Redell had made overtures for that partnership, a being reincarnated was Live-Wire Luiz. Some subconscious voice whispered that here, in the person of Redell, was the financial Moses who was to lead him out of the wilderness of debt and ruin.

For some minutes Redell had been figuring thoughtfully on the margin of the bill-of-fare. Apparently the result of his computations was most satisfactory, for presently he spoke, the while his inscrutable gray eyes made calm appraisal of Señor Almeida—or at least that portion of him visible through the smoke.

"As a general thing," commenced Redell, "I hate statistics. If I'm doing a good business this year I'm satisfied; and I don't care whether I did a better business two years previous or a worse business the year before. But occasionally statistics, when bolstered up by the proper conditions of trade, show a most interesting state of affairs. I have been delving into the latest statistical report of the secretary of the Shingle Manufacturers' Association of Southwestern Washington. I quote from this report:

Number of red-cedar shingle mills in operation in the state of Washington, September 30, 1907	483
Number of red-cedar shingle mills in operation in the state of Washington, June 30, 1908	289

"That's what the panic did to the shingle industry, Luiz. It hit them in October of 1907, right in the midst of the fall demand, when every branch of the lumber trade was simply booming. As a result of the high prices that had prevailed for more than a year, a great many little lumber and shingle mills came into existence, mushroom-like. Most of them were organized by woods bosses and mill superintendents anxious to get into the game for themselves. They were financed largely on borrowed capital.

"Now, by referring again to this secretary's report, we learn that those four hundred and eighty-three mills were supplying ninety per cent of all the red-cedar shingles used in the United States. The other ten per cent comes from Oregon and northern California. But the panic came, prices slumped, loans were called and possibly seventy-five of these mills went down and out. Then nine mills, including five of the largest in the state, were destroyed by fire and haven't been rebuilt; and the rest of the mills that are not now operating didn't have enough cash on hand to meet the Saturday night payroll—and to continue to manufacture at the prevailing prices meant bankruptcy. So they shut down to await better prices.

"I have shown you that the number of mills in operation has been reduced forty per cent. Money has been very tight all over the country and there has been very little building. Consequently there has been no demand for shingles. So, considering these conditions, it seemed reasonable for me to suppose that the mills which are still operating have materially reduced their output. Statistics prove that they have reduced it thirty-four per cent.

"Eight months have passed since the bottom dropped out. All the loose change in the country has been corralled back in Wall Street; but, now that Wall Street finds it is still on the job, it is beginning to let go the cash. As a result, prosperity is slowly seeping westward. I figure that right now the outposts of prosperity are as far west as Missouri River common points, which, by the way, take an eighty-seven-and-a-half-cent freight rate from Grays Harbor—I mean on shingles in carload lots; minimum, thirty thousand pounds.

"The condition of the lumber trade in the Middle West and Southwest, so far as I can glean from the trade journals and the reports of salesmen in that district, shows that it is practically at a standstill. Therefore we can assume that, of all the shingles shipped into that market thus far in 1908—and which is at least fifty per cent less than the number of cars shipped in 1907—half have been used. The remaining half is, therefore, still in the yards. Consequently the stock of 16"—6 to 2, Star-A-Star red-cedar shingles on hand in the yards where we intend to operate is seventy-five per cent less than it ought to be."

Live-Wire Luiz' slightly bloodshot eyes stuck out not unlike those of a crab.

"Santa Maria!" he murmured. "*Amigo mio*, it is beautiful to know dose little statistics. It is too easy. When the first rain it shall come in the fall, all dose roof he leak together. Everybody will say to his dealer: 'Señor, send to me pretty quick some shingles of the red cedar. My hacienda is leak in the roof.' Everybody he buy the shingle when there is no stock on hand to fill the big orders. Friend of my soul! The price will jump ——"

"You bet it will jump," snapped J. Augustus; "and we'll have a couple of hundred million shingles on hand, which we will have contracted for at the right time and at the right prices! The price is bound to soar. I tell you, Luiz, shingles will go to three dollars at the mills. They're selling for one sixty-five at the mills today. And Texas will harvest the biggest cotton crop in years. Kansas, Missouri, Iowa and Nebraska are just groaning under a bumper crop of corn and Oklahoma is growing over night like a toadstool. Money! Why, they'll all have money! Every other farmer is buying an automobile and the chaps that don't care for autos will be building houses. We'll sell 'em shingles—for cash, less two per cent ——"

"But," protested Live-Wire Luiz, his ardor cooling as suddenly as it had reached the boiling point, "all dose smart manufacturers—they are not fools. They will be quick to see that point. All will ship the shingles at once together. For one month we have good prices; then—piff! It is gone. It is vamose, this good gravy ——"

"When I roll the crust for a pie, Mr. Señor Live-Wire Luiz," interjected Redell, and his gray eyes glittered as he spoke, "you can bet everything right down to your shoes that I'll eat the pie. Of course it will be good gravy for those northern mills; but it's gravy that lacks one small ingredient. I possess that. The manufacturers of those shingles will be our competitors, yet they will supply us with shingles which we will sell in competition with them. No matter how cheap they sell, we'll undersell them at a profit. They make the market for us and we cut that market to ribbons on shingles which we buy from them. They furnish us with arms and ammunition and then declare war. Can you beat it?"

Live-Wire Luiz shrugged his shoulders. He relapsed suddenly into one of his frequent Americanisms. "Show me!" he demanded.

And J. Augustus Redell showed him—showed him with facts and figures on the back of the bill-of-fare, on his cuffs, on the back of an old envelope. And as he talked, and the magnitude of his daring scheme dawned on Live-Wire Luiz, the little Peruvian wiped his moist brow with a salmon-colored silk handkerchief, without once removing his fascinated gaze from Redell's tranquil countenance. Life was very dear to Live-Wire Luiz now; for, with Redell as his partner, he held a bludgeon in his hands. With that formidable weapon he could face the pirates of the trade undaunted, strong in the knowledge that it would be an ill day, indeed, when two such wolves, hunting together, could not bring down their quarry.

"It's very simple," began Redell; "so simple, in fact, that in its very simplicity lies its strength. I just stumbled on to it. I had a request for a price on a carload of red-cedar shingles from a yard in Fort Worth, Texas, a few weeks ago, and I rang up the local office of the S. P. for the rate from Grays Harbor to Fort Worth. They sent me, instead, the rate from San Francisco to Fort Worth. You know as well as I that nobody ever thought of shipping cedar shingles from San Francisco to Texas. The only shingle shipped from San Francisco is the California

"I Tell You, Luiz, Shingles Will Go to Three Dollars at the Mills"

redwood shingle; and the Eastern trade doesn't take very many of them, owing to the lack of direct rail communication with the redwood section of California. And it's always happened that you can ship cedar shingles by car direct from the northern mills cheaper than by bringing them into San Francisco by vessel and then reshipping on cars here.

"I nearly swooned when I discovered that the rate on shingles from San Francisco to Fort Worth—or, in fact, any Missouri River common point—is only fifty cents a hundred pounds. On the first day of January it goes to sixty cents, but we'll have made our cleanup before that date.

"You know as well as I that a thousand cedars, properly kiln-dried for car shipment, weigh about a hundred and forty-five pounds. I know mills that cook them down to a hundred and thirty-eight. In figuring a delivered price for rail shipment, however, cedars are sold on a guaranteed delivery weight of a hundred and sixty pounds to the thousand. That's to provide for a little jerk back from the railroads on underweights. It amounts to considerable on—well, on a couple of hundred million shingles. But that's merely pocket money. We won't consider that at all.

"Based on an eighty-seven-and-a-half-cent-a-hundred-pound freight rate from Grays Harbor to Missouri River common points, a thousand shingles will cost to deliver just about——"

"One dollar and forty cents," barked Live-Wire Luiz hoarsely. He was a wonder at mental arithmetic.

"In computing freight on shingles for water transportation, it is the custom to figure ten thousand shingles as equivalent to one thousand feet of lumber, board measure. Lumber freights from Grays Harbor and Puget Sound to San Francisco are down to three-twenty-five a thousand feet, where they'll stick for several months. Hence the water transportation on a thousand shingles, Grays Harbor to San Francisco, is——"

"Thirty-two and a half cents," muttered Señor Almeida in a choking voice. He was beginning to see the light and it was dazzling him.

"Add two and a half cents a thousand for loading on cars at Oakland Long Wharf——"

"Thirty-five cents," gurgled Live-Wire Luiz.

"Then add the rail freight on every one hundred and sixty pounds of shingles from San Francisco to points taking a fifty-cent rate. That makes the rail freight——"

"Eighty cents a thousand," interjected Live-Wire Luiz—"total, one dollar and fifteen cents."

"And," J. Augustus concluded calmly, "a differential of twenty-five cents a thousand over the direct-rail rate of one-forty a thousand. See the point, Luiz, my son? We deliver twenty-five cents a thousand cheaper than the mills that furnish us with the shingles; and before they wake up we'll have them bound and gagged with ironclad contracts. Whatever we can't sell by meeting their prices for direct-rail shipment we'll cut the price five cents. We'll make a special offer of three per cent for cash. It's customary to allow two per cent, but we'll need the cash to pay for our shingles. No sixty days' business for us. We can't stand one day's wait."

Live-Wire Luiz grinned, remembering the six-hundred-odd dollars that constituted the working capital of the West Coast Trading Company.

Redell continued: "Of course, if the offer of this extra per cent cash discount doesn't bring the cash, we can arrange with the Marine National to hock the invoices with them. We'll buy as many shingles on sixty days as we can, but at least half of the contracts will be based on two per cent in ten days. All of our sales must be based on cash, less three per cent, against sight draft with bill-of-lading attached. Our underweights will take care of the extra per cent. Are you game for the route?"

Señor Felipe Luiz Almeida shoved back his chair, rose and bowed with all the grace of a cavalier of old Castile.

"With a such partner," he said, with much dignity, "I go to hell. Much *dinero* shall the señor, for who the humble Almeida is delight' to assist, pull from the pockets of those men of the shingle mills. Today I have been feel much sadness an' much joy. You say to me: 'Almeida, are you game?' I tell to you, 'I am.' I am game to beg, to borrow—almos' am I game to steal—the money to buy dose shingle. This morning the devil he have me by the tail. Already he is begin to twist dose tail. But now? *Mira!* I laugh. I make face at this Señor Devil——"

"Don't!" said J. Augustus gently—"Don't! He's a friend of mine, this same devil; and he isn't half bad—when you're well acquainted with him."

For perhaps a minute Redell gazed very thoughtfully at his future partner. When he spoke there was no mistaking the sincerity of his words:

"Before we start, Luiz, you've got to promise me that you'll never play a horse, or a card, or reinsurance—or, in fact, indulge in any form of gambling during the term of our business association. The day I catch you at it, we part company. I'm not an angel and I suppose this sounds a good deal like the pot calling the kettle black, but I'll make you the same promise. It's you and J. Augustus Redell for the legitimate hereafter. I'll take a gambler's chance with any man, but I won't gamble."

"What you call this shingle deal?" purred Señor Almeida.

"That," said Redell, "is a battle of brains. And, anyhow, we can't lose. The cards are stacked."

Live-Wire Luiz laughed. "You are such a very funny mans," he said. Then he rose impulsively and stretched his brown hand across the table.

"I promise," he said, "on the honor of a Peruvian *caballero*."

"It's a go!" said Redell. "And now suppose we go back to your office and fix up the purchase of fifty-one per cent of your bankrupt stock. I'll send a notice out to all the trade papers this afternoon. We've got just about four months to put this thing through. It's a big job and there isn't a minute to waste. Remember, that sixty-cent rate goes into effect on January first; and if our contracts aren't filled by that date the increased rate eats sixteen cents' worth of profit out of every thousand shingles we ship—and the differential is only twenty-five cents."

He Wondered Just How Much Maisie Knew!

There were still a number of points about the deal upon which Señor Almeida was a trifle hazy; but, since it was either the devil or the deep sea with him, he put all doubts from him, resolving simply to obey orders and trust to Redell to fulfill his gigantic combinations. With Almeida, the course to be pursued mattered little. It was results that counted. He linked his arm in Redell's and together they returned to the office of the West Coast Trading Company.

By four o'clock that afternoon the formality of the transfer of fifty-one per cent of the stock of the West Coast Trading Company to J. Augustus Redell, in return for which he gave his promissory note for ten thousand dollars, secured by his stock, which he indorsed to Live-Wire Luiz, was completed. Then Redell wrote a neat little story for all the trade papers throughout the country, announcing his association with the West Coast Trading Company. The article stated that it was the present intention of the company to broaden materially its sphere of action in the local markets, while catering as usual to the Central and South American trade. This job finished to his own satisfaction and the unbounded approval of Live-Wire Luiz, Mr. Redell called it a day and departed for his own fireside and the welcoming kiss of the faithful partner of his joys and sorrows.

During dinner he told Mrs. Redell of his new plans.

"By the first of the year, Maisie," he announced, with all the finality of his years, "we'll have made the big cleanup. Then we'll have things as they should be. I'm starting clean tomorrow. Don't owe a dollar in the world. After I put through this shingle deal and get the company on its feet again, I'll make Almeida walk a chalkline—and I guess we won't make money! Later, I'll incorporate another company and we'll put up a mill and get into the game right. I could sell a hundred thousand a day very nicely from our office here. Then I'll——"

"But suppose, dearie," Maisie interrupted, "that water freights go up. What then?"

"They won't go up," said J. Augustus doggedly.

"But they might. Then what?"

"Why," said J. Augustus very soberly, "that would squeeze our corner; and if water freights went high enough it would break us in half. We'd be ruined—completely cleaned. We'd be shown up as fakers and four-flushers. I'd have to leave the lumber business and tackle something else. But it won't happen. I'll charter the steam schooners to freight the shingles—not for single trips, but for half a dozen trips. Then, if freights go up, I'm protected."

Maisie was relieved. She looked across the table at her husband; and in her tender woman's eyes there shone all the unbounded faith and love of a good and loyal wife. She was tremendously proud of J. Augustus. He was so much smarter than the husbands of other women that she knew. How like him, she reflected, to checkmate every move that threatened his lines of attack! It was something to be the wife of a man among men—a delight to put her shoulder to the wheel and help him out of the rut of his business reverses. She rose quietly and went to the little china closet, so pathetically bare of china. From the bottom of the domestic safe deposit—a teacup—she drew a compact little roll of hundred dollar bills, encircled by a rubber band. It was the thousand dollars which he had given her the day before, after selling his reinsurance contracts on the German bark, Willie Rickmers. She came to her husband's side and laid the little green roll by his plate.

Redell shook his head. He had given her this money. He could not take it back. It was against his code. But he softened the rebuff with a lie. "If I should need it badly I'll ask you for it," he said. Maisie knew he lied and loved him for it. He continued: "I didn't fight for that money, Maisie. It came too easy—and easy money never does a fellow any good. It don't stick to the fingers and I don't want any more of it."

Later that night, as he sat before the little gas grate, brooding over the past and outlining his plans for the great campaign that lay before him, Maisie came and leaned over the back of his chair and whispered in his ear a secret that caused the angles of his fighting jaw to soften, and brought a newer, more hopeful look into his troubled eyes. Long after Maisie left him he sat there, building sawmills in the little purring flames. And when at midnight he finally rose and thoughtfully wound his watch, preparatory to retiring, Maisie heard him mutter very distinctly:

"Now I will have to hustle!"

. . . . . .

Redell was at the office of the West Coast Trading Company at eight o'clock the following morning. The offices were locked, so he cooled his heels in the corridor until nine, when Señor Almeida hove into view with a carnation in his buttonhole.

"Is this the hour you get around on the job every morning?" Redell inquired. "Because, if it is, you'll have to reform or work nights to make up. None of this *mañana*

business for the next months. It's sixteen hours a day at the strenuous for you and me. When does the bookkeeper arrive?"

"Nine-thirty," replied Live-Wire Luiz.

"What do you pay him, Luiz?"

"A hundred."

"I think," said Redell, "that we had better pay him a hundred and a quarter and work him twelve hours instead of six. You keep a Spanish stenographer for the West Coast trade, don't you?"

"*Si*," chirped Señor Almeida; "she is come at ten o'clock an' work till four."

"I would suggest nine till five for the Castilian stenog," said Redell; "but you can suit yourself. I don't need a stenographer. I can bang a machine myself and save the expense until we can afford to revel in luxury."

"What next?" inquired Señor Almeida, subsiding into his revolving deskchair.

"The program?" echoed Redell, seating himself on the corner of his partner's desk. "Well, to begin, this office is entirely too shabby for the West Coast Trading Company. Now there are three nice offices on the fifth floor of the Lumbermen's Building, facing on Market Street. If we take a three years' lease they'll give us the first two months' rental free. I think we ought to have about forty dollars' worth of six-inch gold lettering on the windows; and every stick of furniture that goes into those offices should be quarter-sawed oak and brand-new. We must have new rugs and a pale blue engraved letterhead. We'll fix things up richly, but modestly —— Here, here! Luiz, don't fly to pieces! We get sixty days on the whole business and when that sixty days is up we'll take thirty more. Do you think we want to send out an announcement to the trade without any visible signs of prosperity? Do you want those northern shingle manufacturers to come down to San Francisco to pipe us off and find us in ratty little back offices, looking cheap and miserable? Not much. We must create the impression that we have money to burn.

"After we move into our new offices, which will be the day after tomorrow, I'm going out to dig up five hundred dollars somewhere. Then I'm going north to buy shingles. If I'm as successful as I anticipate I'll wire you from Seattle before I start back. If you don't hear from me by the first of the month I guess you'd better pay off the help, turn the key in the door and fade away toward the Tropic of Cancer, for your usefulness will be ended forever in decent society in this neck of the woods. All I ask is that you sit on the lid until you hear from me. After that I'll sit on it."

The two days that followed were busy ones in the office of the West Coast Trading Company. When, at length, Redell and Live-Wire Luiz found themselves ensconced in their new quarters and once more ready for business, J. Augustus felt a pardonable thrill of pride as he surveyed his surroundings.

They were, indeed, handsome offices. But J. Augustus wasted little time in admiring them. He rang up his friend Bill Jinks, the marine reporter, and requested that gentleman to report at his earliest convenience. Within the hour Jinks rapped at the office door and entered the room uninvited.

"I sent for you, Jinkay," said Redell, "because I wanted you to read this little announcement which we are just about to send out to the trade."

Jinks surveyed the splendid offices.

"Bunk?" he queried.

"Credit," corrected Redell.

Jinks screwed his lean face into a sardonic grin and proceeded to read. When he had finished he glanced up inquiringly.

"Jinks," said Redell, "you're the only man in the world who has the lowdown on Live-Wire Luiz and me. We're not as strong as we look and you know it. Nevertheless, we have a hen on and I think she'll lay a few golden eggs. In September I'm going to need a man to put through the chartering of a small fleet of steam schooners and, in addition, I'll need a man to keep track of a lot of shipments we're going to make. This man must be on the job every minute of the time. Knowing our financial condition, how would you like to go to work for us on September first at two hundred a month for a starter? It's better than being a marine reporter."

"I'll take it," said Jinks; "and mum's the word. I never had a good job yet and I need this one. I'll take a chance. Thanks."

"Very well," replied Redell; "that matter is settled. Now I want you to do me a favor. I wish you'd sick a representative of Bradstreet's on to me; also one from Dun's, and the local representative of the Lumbermen's Credit Association. I want to see a confidential trade report on the reorganized West Coast Trading Company. Understand?"

"They'll be knocking at your office door this afternoon," Jinks answered. "I have a friend who's credit man in a wholesale sash-and-door factory, and I know the sales manager up at the Pacific Log & Lumber Company. They'll each put in a request for a detailed report on your company and they'll hand the report over to me as soon as it's received. That's easily arranged. The oily talky-talk never buys you anything with them, but if you keep your business secrets to yourself and show a disdain for a rating they'll give you one whether you want it or not."

Maisie Met Him in the Hall of Their Little Flat

And with this sage advice Jinks departed. At three o'clock Mr. Thomas R. Porter, representing the Lumbermen's Credit Association, sent in his card to Señor Felipe Luiz Almeida, president of the West Coast Trading Company. Unfortunately Señor Almeida was not in his office. Mr. Redell had thoughtfully sent him out on the street to solicit prices on a bogus inquiry that Redell had mailed his own company the night before. But Mr. Redell, the secretary-treasurer, was in. Would Mr. Porter care to interview Mr. Redell?

Mr. Porter would, and was promptly ushered into Mr. Redell's elegant private office. Redell received him pleasantly, but scowled when Mr. Porter stated his business. Yes, he was the secretary-treasurer of the West Coast Trading Company; in fact, he held a controlling interest in the corporation. Nevertheless, he must decline to enter into any discussion of the finances of his company. The West Coast Trading Company had been in existence several years and its past record was without a blemish. It discounted all of its bills. It paid cash. It asked credit of no one. It did not desire a commercial rating for the simple reason that it needed none. They were too well known to the trade; and both Mr. Almeida and himself were averse to giving out any information merely to gratify the curiosity of a competitor.

In short, Redell was inclined to be haughty and indifferent. When pressed for a statement of his own private resources he stated that the West Coast Trading Company was capitalized for two hundred and fifty thousand dollars and that he had purchased recently fifty-one per cent of the stock—at what price he declined to say. He would state, however, that the profits of the company the year previous had been slightly in excess of fifty thousand dollars. Yes, Mr. Redell had been in the lumber business once before and had failed, but he had just finished paying a hundred cents on the dollar; in proof of which he displayed a sheaf of canceled notes, together with several letters expressing the high esteem in which his late creditors held him.

As a result of this little comedy, which Redell played without variation on the representatives of each commercial agency, Jinks handed him a few days later confidential reports on the West Coast Trading Company that would have been the envy of men whose wives could have bought and sold Live-Wire Luiz and J. Augustus Redell for a figure that would scarcely have made a dent in their pin-money.

Redell grinned as he read it. At last he had accomplished what he had set out to do. He had won back his credit. Three days later he pawned his diamond cuff-links, his black-pearl scarfpin and his sapphire-and-diamond ring. They netted three hundred and fifty dollars. Live-Wire Luiz was sporting a two-carat diamond shirt-stud, the pride of his heart. He gave it up without a struggle and it swelled the company's capital a hundred and seventy-five dollars, making five hundred and twenty-five dollars toward the expenses of Redell's trip to the north. Redell had it changed into paper money, cached it securely inside his vest and boarded the Shasta Express for Portland. Maisie saw him off at the Oakland Mole. She cried a little at parting, but on the whole she was very brave. J. Augustus wanted very much to take her with him, but a dollar was a dollar with the West Coast Trading Company, and one could travel cheaper than two.

The three weeks that followed were dreary ones to Señor Felipe Luiz Almeida. The company's bank account was down to four hundred and fifty dollars, and letters from Redell were few and far between. Sitting on the lid was disheartening work for the little Peruvian. He longed for company. Finally, late one afternoon, there came a wire from Redell. It was short and to the point.

"The going is good. Protect my draft for a hundred."

Live-Wire Luiz smiled the first smile in two weeks. He was glad the draft wasn't for two hundred. A week later Redell breezed into the office, looking a little haggard, but hopeful. Live-Wire Luiz embraced him and waved him airily into the chair that the little Peruvian had just vacated.

"Friend of my heart," said Señor Almeida, "I make you welcome to the lid. Sit on it."

"All right, Luiz," laughed Redell. "Was it getting too torrid for you, old socks?" He removed his overcoat and sat down.

"Any creditors been snooping around?" he asked.

Live-Wire Luiz flashed his strong white teeth in a pained smile.

"T'ree," he said; "but always I am out and the bookkeeper makes to them a little speech which I have inven' myself: 'There is no one in to sign a check. I am so sorry. You mus' wait until Señor Ree-dell is return—in two, t'ree days.'"

"All right," replied Redell doggedly. "Send them in to me the next time they call. I'll handle the wretches. I'll make them ashamed of themselves for asking for the money that's due them. By the way, Luiz, this morning's paper contains a very cheering little piece of news. The Interstate Commerce Commission has sustained the seventeen-cent rate on rough green fir from Willamette Valley points to San Francisco and knocked out the twenty-five-cent rate in vogue heretofore. That means that the railroad companies will have to rebate to the shippers eight cents a hundred pounds on every stick of lumber shipped under the illegal rate during the past two years. About a year and a half ago, when I was a rich lumberman, I took a flyer at a sheriff's sale of a bankrupt mill at Dorena, Oregon. There was about three million feet of yellow fir on hand, and I bought it all at seventeen dollars and fifty cents flat for No. 1 and No. 2, f. o. b. cars, Dorena. I always had a hunch that the twenty-five-cent rate wouldn't hold; so I paid the freight under protest and I still retain all of the original expense bills of my old company. It looks to me like a lovely little freight rebate of about seventy-five hundred dollars to yours truly. That will fix us up pretty nicely, Luiz; and in a ——"

"A claim against a railroad!" jeered Live-Wire Luiz. "I die of such jokes. A year it takes to audit the claim. Then the treasurer he have paralysis of that right hand. He mus' get well to sign that little check. *Quien sabe?* Your grandchildren may collect that claim, *amigo mio*. And all the time while we wait that lid—*caramba!* How hot is that lid!"

"Well, I'll sit on it if it burns the coattails off me," snapped Redell. "You're a calamity howler, Luiz! First thing I know, you'll be tipping it off that we're bankrupt. We're not. I wouldn't take fifty thousand dollars for my stock in this company right now."

He delved into his suitcase and tossed a bundle of documents out on the desk.

"There you are, Luiz! There's the life-saver. Those are contracts with forty-seven shingle mills on tidewater in the state of Washington, and they call for two hundred and thirteen million kiln-dried 'Extra Star-A-Star' red-cedar shingles, deliverable to vessel at varying dates and at prices running from one-sixty to one-eighty-five a thousand. I had to anticipate the market a little in order to tie some of those chaps up on contracts. Those shingles cost us an average price of one-seventy-five a thousand; and since I've closed those contracts the market is firm at one-seventy f. o. b. vessel, mill wharf.

"I've got those mills tied hard and fast, Luiz. You couldn't find a flaw in those contracts if you used an X-ray. Gave each mill a great big dollar bill to bind the bargain. I just floated quietly around from one section of the country to the other, avoided the newspapers and fixed my business up without any fuss and feathers. If they fail to deliver, Luiz, we can sue them and get judgment.

Two hundred and thirteen million shingles, Luiz! Think of the cleanup! I was only going to tackle a hundred million first, but the blamed scheme kept working on me and the possibilities kept getting larger and larger. We ought to clean up seventy-five thousand dollars on this deal'"

Live-Wire Luiz subsided in his chair and stared at his partner. He was too amazed to think of the cleanup. Away in the back of his head there lurked the dreadful thought: What if the market didn't soar, after all? It was too big an order for Live-Wire Luiz. He wanted so badly to be game, but he could not. Gameness, as he saw it in J. Augustus Redell, did not run in gentlemen from Peru. He raised both hands in token of surrender.

"*Ai, ai,*" he said sadly; "it is too much. Two hundred an' t'irteen million shingles we have contract' for and t'ree hundred an' fifty dollars we have in bank. Maybe so I am loco in the head. All right! But tell to me how to move a such number of shingle on t'ree hundred an' fifty dollar ——"

Redell gazed at his partner a little sternly.

"How the dickens do I know?" he asked peevishly. "I'm not a clairvoyant. I'm a lumberman and I don't pretend to know everything in advance. Just now I have no more idea of how I'm going to get away with this thing than a baboon hanging by his tail in the jungles of Darkest Africa."

"The baboon," said Live-Wire Luiz, "don' hang by hees tail. He sits on it. He have leetle short tail. Perhaps maybe he burn him off one time sitting on the lid!"

"Very well," laughed Redell; "consider the baboon and act accordingly. Take care of the Central and South American business and leave this shingle deal to me. Doing business, Luiz, is like being entered in a Marathon: You run until you simply can't run another step and then you jump up and run twenty miles farther. You're never broke until it gets into the newspapers."

That afternoon Redell presented himself at the office of the claims agent of the railroad and filed a claim for a freight rebate on approximately three million feet of rough green-fir lumber, pursuant to the recent ruling of the Interstate Commerce Commission sustaining the seventeen-cent rate from southern Oregon mills to San Francisco. That matter attended to, he sought the office of the general freight agent.

"I left a claim for a freight rebate up in the claims office a few minutes ago," he began. "It amounts to a trifle over seven thousand dollars and I can use the money very nicely about the end of the week."

The G. F. A. permitted himself a patronizing smile. He was sorry for Mr. Redell's youth and ignorance.

"There're thousands of claims ahead of yours," he replied. "You'll have to await your turn. Why, man, it will be six months before your claim is audited."

"Well, it's up to you," said Redell easily. "If your company cares to freight a trifle of a thousand cars of shingles out of Oakland over your lines this fall that claim will be audited and paid within a week. If you don't care to do that we won't discuss such an unimportant matter as the shipment of a thousand cars of shingles over your road. You're a busy man and I won't bother you again. I'll take my troubles and my shingles over to the A., T. & S. F."

"Nice little romance; but, really, it won't do a bit of good."

J. Augustus Redell drew the bundle of contracts from an inner pocket and tossed them on the agent's desk.

"Skim through those contracts," he said, "and see if you don't get a total of two hundred and thirteen million shingles. Note that they are for delivery to vessel at mill wharf. Note, also, that kiln-dried shingles are specified and ask any lumberman if it isn't unusual to ship kiln-dried shingles into California. Figure an average of two hundred thousand shingles to the car and think twice before you pass up one hundred thousand dollars."

When the general freight agent handed the contracts back to Redell he had nothing to say; so Mr. Redell departed. Five days later he received a 'phone message asking him to call for his check. It amounted to seven thousand six hundred and thirty-five dollars and forty-seven cents. He took it down to the Marine National Bank and deposited it to his wife's credit; and upon returning to the office he made no mention of the collection to Live-Wire Luiz. This unexpected little asset of the Redell Lumber Company was a personal matter and he concluded to refrain from advancing any funds to the West Coast Trading Company—at least, for the present. If his plans failed to mature and the company went into bankruptcy the knowledge that Mrs. Redell had seven thousand six hundred and thirty-five dollars and forty-seven cents in bank would be very comforting indeed.

Shortly after his return to the office he went into executive session with Live-Wire Luiz.

"Luiz," he said, "tomorrow will be the first day of September. After paying off the bookkeeper and the stenographer, we shall have twelve dollars and thirty cents left in bank. Tomorrow, Mr. Bill Jinks, a very worthy young man, comes to work for us at two hundred dollars a month. Of course we don't have to pay him until the end of the month; so you can omit the howl right now. Save it until October first. Meantime I'm going to spend that twelve dollars and thirty cents wiring a few well-known commission salesmen at Burlington and Muscatine, Iowa, Kansas City, Missouri, and Fort Worth, Texas, for a line on the shingle situation in their territory. I notice by the National Lumberman that a fairly active demand for Star-A-Stars is reported in the markets of the Middle West. That journal predicts a good demand and a probable rise of twenty-five cents a thousand, which makes it very nice indeed, when we reflect on that two hundred and thirteen million we bought three weeks ago at an average price of fifteen cents above the market at that time. It tends to even things up. However, I want to confirm this report; so I'll wire these trade centers.

"Now, to return to Mr. Jinks. He is to be our outside man. He is to attend to our chartering and will watch the shingle shipments—and see that they are tallied and properly way-billed at Oakland Long Wharf. He will start out tomorrow morning and endeavor to charter three steam schooners to load shingles at Grays Harbor on or before September fifteenth. We have to commence loading twenty-five million shingles about that time and three boats can get away with that number in one trip each. Jinks will also see that the railroad company furnishes us with plenty of box cars. He'll have his hands full."

"But the shingle—they are not sold," protested Live-Wire Luiz. "We must sell before September fifteenth. If they are not sold we cannot ship those shingle ——"

"Right, as per usual," replied Redell. "They aren't sold and probably will not be sold before October first. I doubt very much if they will be sold then. I want to give the market a chance to boom a little before we let go. So we'll just ship that first twenty-five million shingles to ourselves, consigned to ourselves at Kansas City. Then we can sell them while they are in transit and have them diverted as we dispose of them. I tell you, Luiz, the market's bound to rise. It's got to rise. It can't help it!"

Live-Wire Luiz shook his head. He had never substituted nerve for real money and the outlook was too dubious for an inexperienced man.

The answers that Redell received to his telegrams the following day were most encouraging. They were all from free-lance commission men, thoroughly in touch with the slightest vibration of the market, and all reported bright prospects for a stiff advance in red cedars. Redell whistled around the office until Señor Felipe Luiz Almeida, marveling much at this madness of his gringo partner and nervous to the point of collapse, closed down his desk and shot out on to the street, to be away from it all.

On Monday morning Jinks reported for duty. Within the week he had succeeded in chartering three steam schooners to load shingles at Grays Harbor at a freight rate of thirty-two and one-half cents a thousand. On Saturday afternoon he struck Live-Wire Luiz for an advance of fifty dollars, explaining that he had always been used to receiving his pay weekly, and that the passage of three successive Saturdays without the customary perambulation of the ghost would break his heart. The bookkeeper reported one dollar and eighty cents in loose change, pennies and stamps stuck together. Live-Wire Luiz trotted dolefully into his partner's office and figuratively and literally—threw up both hands.

"It is too much!" he wailed. "This man Jinks he mus' be educat'; an' myself—I have not the heart to give the lesson. One week has he worked—not so very hard. He is paid by the month; yet he asks of me fifty pesos."

Redell threw fifty dollars on the table. "I guess we'll have to accommodate Jinksy," he said.

Live-Wire Luiz sat down and looked at Redell. There was a worn, hunted look in his eyes that hinted of insomnia, a pathetic sag to his shoulders that denoted all too easily his mental perturbation. The fight was telling on him; and as Redell looked at Luiz he saw that the little Peruvian had run his race. He was ready to quit without a dollar, provided he escaped the stigma of failure.

Quickly Redell resolved the matter in his mind. Why should he make the fight unaided, harassed and worried by a partner who couldn't play the game? It was not at all certain that they would win; but, if they failed, Redell knew that Live-Wire Luiz would place the responsibility for their predicament on him. He reasoned that in the event of failure it would be as easy to bear the entire responsibility for the ruin of the company as it would be to carry fifty-one per cent of it! And if they won it must be through his brains and labor and cash, while Live-Wire Luiz shared forty-nine per cent of the profits. Redell resolved to buy his partner out.

"Luiz," he said sternly, "you're scared stiff! You're dogging it, like a burro instead of a thoroughbred. We're up against a hard proposition, which requires nerve and brains to win, and already you have parted with your most valuable asset—nerve. I have not. Now I have a proposition to make you. It's a big gamble, but I'll buy you out. You cancel my note that you hold, turn over to me all of your stock, together with my stock which you hold as security for my note, and I'll take the company over myself. I'll give you a thousand dollars cash, and if I carry this thing through I'll give you nine thousand more; but you'll have to take my word for that. I won't sign a note unless I feel pretty certain of being able to pay it. You will then be relieved of stockholders' liability and I'll give you a job as salesman, so you can stick right here in the office, as if nothing had happened, and conduct the South American end of the business without worrying a minute over what becomes of the company. 'A bird in the hand'—you know. I'll not make this offer again."

"Give me the money," said Live-Wire Luiz.

"I'll give it to you tomorrow," Redell answered. "I'll have to ask my wife for it."

Felipe Luiz Almeida arose and bowed. For him the clouds had lifted, for his Castilian honor was safe. As he returned to his own office, with the old familiar strut, Redell gazed after him and smiled—a smile of mingled wistfulness, admiration, pity, contempt and friendliness. It was table stakes with him no longer and the fight was his. He had his credit and six thousand dollars more or less—and he had his contracts for the shingles; but he had to meet approximately eight thousand dollars in freight bills by October first, when his first twenty-five million shingles should have arrived from Grays Harbor and been reshipped on cars at Oakland Long Wharf. He remembered with a sinking heart that his charter parties stipulated cash for the freight five days after discharge of cargo.

He arose and in desperation paced the floor of his office. For an hour his mind was a chaos—a numb, dead thing that went on strike and refused duty—and at five o'clock he left the office with the problem still unsolved. Maisie met him in the hall of their little flat and pulled his stubborn head down on her shoulder until his rough cheek rested against hers, so cool and velvety. When she looked up at him there was a little mist in his gray eyes, but the old bantering debonair smile was playing around the angles of his fighting jaw. Being wise, she said nothing.

. . . . . .

The 'phone rang and Redell answered. It was Jinks, over at Long Wharf.

"The Umpqua is in with nine million," he said, "and you haven't given me shipping instructions on her cargo. How about it?"

"Consign them all to our company, Kansas City. I'll sell 'em in transit and have 'em switched. Any trouble getting cars?"

(Continued on Page 61)

"Jinks, You're the Only Man in the World Who Has the Lowdown on Live-Wire Luiz and Me"

WESTERN WOMEN FARMERS

By WALTER V. WOEHLKE

PIONEERING is an elastic term. It covers a multitude of conditions. What appears to be pioneering—life reduced to first principles and below—to the man or woman accustomed to electric cars on, above and below the street, to high buildings and higher rents, to late lobster suppers and penitent breakfasts, may seem like camping in the space just south of the pearly gates to him who has bucked the sagebrush or broken the sod of a Dakota homestead. It all depends upon the angle of vision, upon the line of approach. To illustrate:

John Thornbow ran a dairy farm in Iowa for thirty years. At the end of the three decades he sold out and went West with a competence, two rheumatic legs and a stubborn, wheezy case of asthma. He settled in a little Quaker town near Los Angeles, bought twenty acres of land and proceeded to raise alfalfa.

It was ninety-six in the shade—and shade was scarce in the vicinity of the alfalfa stacker. John Thornbow mopped his moist brow with a red bandanna handkerchief of ample proportions as he descended from the load.

"Yes, it's a bit warm today," he assented; "but this dry heat ain't so bad. It's tolerable; and it doesn't lay you up with rheumatism like those blizzards back East, when you're tied to the tails of thirty cows that want to be milked at three in the morning and afternoon seven days in the week, with the reg'lar farmwork thrown in for good measure between milkings."

The red bandanna once more traveled across the red forehead and down the deep, straight lines of the lean cheeks.

"No, sir; heat or no heat, this is what I call living. Just enough work to keep an old man busy, a house right in town, with nice neighbors all around, and an electric car to go to the city whenever you feel like it—that's what suits me, even if land is high and the days in summer are hot."

Hunting for Opportunity

A MILE and a half from Thornbow's alfalfa patch lies a lemon orchard of twenty acres, the light-green rows of the trees swinging in straight lines down the slope of a tawny hill to the plain that loses itself in the thin haze overlying the distant ocean. Between the trees in the lower part of the grove a crew of Mexican pickers was at work under the direction of an American foreman, who at the moment was listening deferentially to a silver-haired woman dressed in immaculate white from the point of the lace parasol to the tips of the dainty shoes.

"This practice of picking undersized fruit must cease immediately."

The low-pitched, modulated voice had a decided ring of imperious command that caused the Mexicans to hurry nervously, as though the lash of a whip had cracked threateningly.

"I issued an order against the practice this morning and I intend to have my orders carried out. Please call the man over there"—the white parasol indicated a Mexican trying unostentatiously to bring the sheltering foliage of a tree between his shrinking form and the lady in white—"and let me have your ring."

A Double Line of Pampas Grass Flanks the Approach to the Ranch House of the Woman Farmer

The foreman perspired freely, not altogether on account of the temperature. Searching through his pockets, he produced the lemon ring, handed it over and rounded up the dodging picker, ordering him to deposit his half-filled picking bag at the feet of the silver-haired woman. Three—four lemons she selected rapidly, slipped the ring over them, held them out in her gloved hand to the foreman and dropped them contemptuously to the ground.

"See that any man who picks undersized fruit or fails to handle it carefully is discharged this evening, Mr. Jenkins. Good day."

In the cool, octagonal living room, flooded with mellow, subdued light from the high cupola, the woman farmer dropped the cloak of imperiousness. Opening the tall French doors leading to the broad veranda, she beckoned.

"Let us sit out here. Our daily breath of Paradise, the seabreeze, is about due and I cannot afford to lose a minute of it." She leaned back in the deep chair and pressed her hands to her eyes. "Isn't this heat like a foretaste of Purgatory? It simply overwhelms me. I flee to the seashore whenever it comes, but unfortunately I have to stay on the ranch now and supervise the monthly picking. We are tillers of the soil, you see—servants to the fragrant lemon; and the lemon is an exacting taskmaster."

She gazed over the green sea of treetops that spread evenly down the slope below the veranda.

"Yes, the view is beautiful!" She smiled wearily. "I suppose one should be truly thankful for this climate about which every one raves; but, after all, there are things besides landscape and climate of which a human being stands in need. Congenial friends, music, drama, art, the mental stimulants, the culture of the large Eastern cities—not to mention the conveniences, the service, the social life; for the surrender of all these, view and climate are not a sufficient recompense, in my opinion. If it were not for the compensation of real work well done, for the concrete reward of faithful effort furnished by these responsive trees, I think this frontier life would be unbearable."

From the presidency of a large and fashionable Gotham club Mrs. Ellsbee was promoted to the ranks of successful women agriculturists five years ago. Financial reverses were the cause of the promotion. They induced the family to close the New York house and travel West in search of opportunities, the head of the family, a learned scientist, innocent as a babe of practical business, wisely allowing Mrs. Ellsbee to take charge of the expedition. In Los Angeles a benevolent landdealer smacked his lips, shook the reefs out of his purse when he saw the unbranded herd, fresh from Manhattan's verdant pastures, and proceeded deftly to corral them. Gently he led them to the lemon. Rolling his eyes ecstatically, he pointed to the glorious climate resting miles high upon the twenty acres, swept his long arms over as much of the panorama as he could cover and invited them to inspect the magnificent soil and the wonderful trees. They did; and they caught the artfully aroused fever of contagious enthusiasm. Never had they seen lemon trees of such size and spread—so large that they touched each other and barely allowed room for the party to squeeze through. In neighboring groves the trees seemed puny by comparison. And the fruit! The trees were laden with glowing yellow lemons as large as oranges—as grapefruit even; so large that specimens sent to New York friends were not recognized as lemons. Nor did the landdealer forget to go into raptures over the ease and rapidity with which, on account of the steep pitch of the slope, the orchard could be covered with water from the highest point. That evening a family council was held, at which father, mother and two young sons voted unanimously to invest the family funds in the lemon venture.

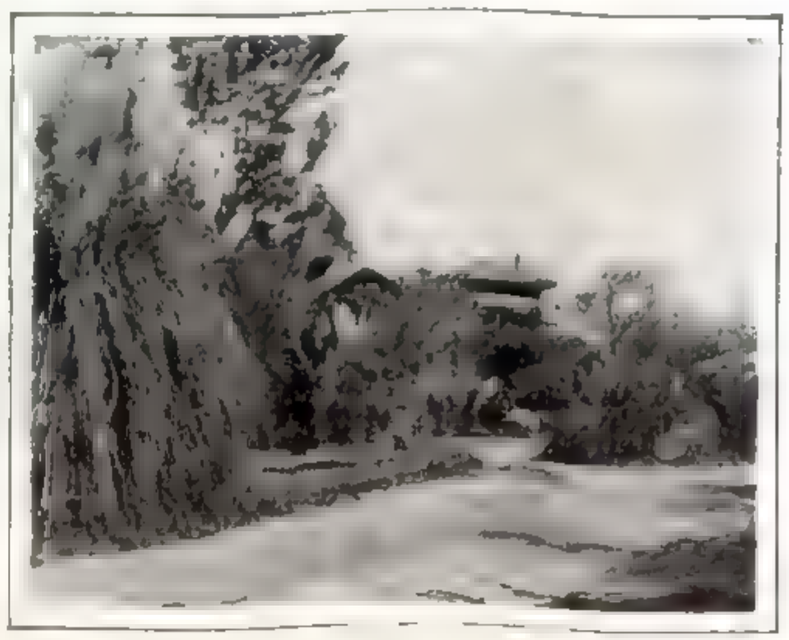
"Imagine four persons crowded into three little rooms, one of them a kitchen, with none of the most rudimentary comforts of life—not even a faucet in the house. The water main terminated outside—at the edge of the road. A bench, a washbasin, soap and towels were placed alongside of the faucet; and every morning the family performed its ablutions by the roadside, in full view of any one choosing to look on. A servant, of course, was out of the question until the new house was completed. Really, I do not understand how we ever stood this backwoods life."

When Mrs. Ellsbee took charge of the ranch in the "backwoods," with an electric line in easy reach, with grocers, butchers, laundry-drivers and milkmen venturing into the howling wilderness every day to deliver their wares to the intrepid pioneers, she was thoroughly versed in the difficult art of sitting down gracefully, of choosing the proper variety of fork and spoon at the psychological moment. But of the lemon she knew only that its juice entered into the composition of cooling drinks dispensed mainly at Bar Harbor and in the Adirondacks. However, there were the neighbors, anxious to correct the deficiency in Mrs. Ellsbee's early education.

What Came of a Bad Bargain

"IT SEEMED as though the dam had broken and a reservoir of good advice was engulfing me," she said, the shadow of a smile playing about her mouth. "They were all so kind, so anxious to help me out of the depth of my ignorance that the flood of conflicting counsel nearly drowned me. Finally I managed to stem the tide and went directly to headquarters for guidance—to the manager of the packing house owned and operated coöperatively by the local growers."

Part of the Largest Walnut Grove in California Replanted and Managed by a Woman



The Home of the Woman Who Organized the First California Corporation, Officered and Managed Exclusively by Women

The manager was a rude, heartless individual, who utterly failed to appreciate the beauty and value of Mrs. Ellsbee's phenomenally large, bright-yellow lemons. He admitted that they looked pretty on the trees, but as to getting real money for them —— He shrugged his shoulders and explained that lemons allowed to ripen on the tree and to grow to the size of oranges are worthless; that they must be picked green, before their diameter has reached three inches; and must go through a complicated process of sweating and curing before they develop the juice that goes into the lemonade pitcher.

Neither did the large size of the trees impress this unfeeling mentor. They needed pruning badly, he said. At least one-third of the top, a wagonload of branches for each row, should be cut out at once, unless the owner desired to grow wood rather than lemons. Also, he made inquiries concerning the sizable stream of water bubbling merrily along the county road, below the orchard, that was being irrigated. With grave face he averred that the county road—nothing growing thereon—needed no irrigation; and he pointed out that the expensive water, lifted from the riverbed miles away by two relays of pumps, was hastening at top speed down the straight furrows of the orchard, without penetrating into the ground. When Mrs. Ellsbee recovered from the intermittent shocks administered by the packing-house manager she discovered that she had paid top price for the most-neglected lemon grove in the district. The former owner had given up the fight because he could not make the orchard pay.

"I probably would have sold out, even at a loss, after I discovered the true state of affairs," said Mrs. Ellsbee, "if I could have found a buyer; but lemon groves five years ago were looked upon with scorn by knowing investors. So I started in to learn the lemon business; and the first lesson—the magic response of the sensitive trees to good, intelligent care and attention—fascinated me and opened my eyes to the possibilities of profit if we could obtain good prices for our crops. The work was hard to one not used to it; but I should not have minded it if I had been ten years younger."

A Fair Exchange

IT COSTS money to bring rundown citrus orchards into good condition. Professional pruners who know their business command good wages and sixteen hundred trees are not trimmed in a week. Fertilizer is an expensive commodity; and the installation of a new irrigation system, following instead of cutting across the contours of the land, made further inroads into the family's exchequer. Fortunately for the strong-box, the complexion of California's lemon industry changed from a jaundiced yellow to a healthier tone shortly after the New Yorkers' investment. The industry was passing out of the experimental stage. Its product had been improved until it was the equal of the imported fruit; and the California Fruit Growers' Exchange, the coöperative agency marketing more than half the California citrus crop, was turning its attention to the hitherto neglected lemon, establishing a special organization to push the sale of the hoodoo fruit. Lemon groves rapidly caught up with orange orchards in point of profit and even forged ahead of the golden apples. Today Mrs. Ellsbee's twenty lemon acres have grown to thirty-five and her grove has become the show place of the district. Her youngest son is to take charge of the ranch as soon as he graduates from the agricultural college; meantime the industrious trees are laying the foundation for another box at the opera.

Coöperation, by strengthening the hands of the weak, has given the citrus districts of California more than their share of women farmers. Every community throughout the orange belt can boast of at least a dozen women who personally look after their orchards, and the number of women horticulturists is constantly growing, largely in consequence of the passing away of the men who started the orchards. If competition in the selling end of the business were unrestricted only the exceptional woman would be able to make a citrus property pay. Under the old big-bug-eat-little-bug conditions, Mrs. Fanny Thompson, for instance, would no more be raising citrus fruit today than she would be skimming over the orchards in an aëroplane.

Mrs. Thompson is close on to threescore-and-ten. She fills a large rocking-chair comfortably and there is no guile in her kindly eyes. She moves slowly and her movements of late are few. Seven years ago her husband died and left her the little home standing upon a five-acre plot planted to young citrus trees just beginning to bear full crops. Not much else she had, either in cash, business experience or knowledge of citrus culture.

What chance of success would this comfortable homebody have had in a contest of wits with a galaxy of keen, shrewd fruit buyers and speculators? How much revenue would her five acres have yielded had she been obliged to consign her crops at random to commission houses twenty-five hundred miles distant, after paying a commercial packing house a profit for preparing her fruit for the market? Her friends advised her to sell out and invest the proceeds in a first mortgage at seven per cent. An offer of four thousand dollars for the five acres was made, but the lady refused to sell.

"I figured that four thousand at seven per cent would bring about five dollars a week; and it seemed to me that I could do better with the grove, even if I had to hire every stroke of work done." She removed the spectacles from her nose, patted the white hair brushed straight back from the forehead, reached for her knitting and shifted the rocker closer to the sunny window. "Well, I joined the association; and I did do a heap better'n five dollars a week. Not that I made big money out of the grove, but it produced enough income to keep an old woman comfortable. And if I wanted to sell out now I could get three times the price they offered me then," she added.

The exchange sold Mrs. Thompson's crops for her and saw to it that she received full market prices and every penny of the proceeds, deducting only the actual selling expenses. The local association picked her fruit, sorted, graded, sized and packed it at cost, supplied her with fertilizer at wholesale prices, and assisted her in the cultural problems she had to solve. Without this division of effort, whereby the services of high-priced experts in the packing and selling ends of the business were placed at her disposal, she would have been obliged to subsist on five dollars a week.

Picking Citrus Fruit on the Ranch of the New York Clubwoman Who Was Handed an Overgrown Lemon and is Making a Fortune Out of It

Though coöperation has lightened the burden of responsibility resting upon the shoulders of the women ranchers in the citrus districts, it has not taken away all of the load. There is still left the problem of producing the maximum amount of good fruit at the smallest possible expense, and this problem develops curves and twists as hard to straighten out as the kinks in a bulldog's tail. Trees become sick; they must be fed with the right kind of fertilizer; the soil must be irrigated at the right time in the right manner; it must be cultivated; the trees must be trimmed and pruned, an operation requiring much experience; scale pests must be fought unceasingly—and a hundred things, big and little, crop out and demand the ranch-mother's immediate attention.

Three sisters—school-teachers from Illinois—sat down in a nest of these problems when they attempted to bring up a ten-acre orange grove. The oldest of the trio, a tiny woman with cool, steady eyes, came out in advance, obtained a position, invested the combined savings of the three in ten bare acres costing twenty-five hundred dollars with water, borrowed money, bought young trees, had them set out—and returned East to bring back the two other partners. A disagreeable surprise awaited them when they arrived, six months later. The man left in charge of the property had vanished and nearly all of the young trees had died of thirst, forcing the teachers once more to go to the expense of planting the area.

A reservoir in the mountains supplied the water for the orchard. After a series of five consecutive dry years the supply became insufficient to go around. Once more the teachers had to pay twice over, this time for a well to supplement the deficiency in the gravity water. A third of the orchard was badly damaged by the industrious shears of an inexperienced pruner, who trimmed the orange trees into rosebush shape and nearly destroyed their usefulness until time had replaced the branches he cut off. One expense after another deferred the expected profits; and it was ten years before the orchard began to pay interest on the large capital invested in it.

Even today, after the ten acres have been brought to such a high state of productiveness that the property could not be bought for less than thirty thousand dollars, the management of the small orchard often calls for exertions undreamed of in less troublesome enterprises. Sometimes, on a summer evening, one may see two diminutive figures wander through the orchard by the light of a lantern, up and down the black rows of trees, from dark until dawn and beyond. One of the two figures is the new Jap learning the right way to irrigate the orchard. The other small person is the ranch manager in extraordinarily short petticoats, wearing rubber boots up to the knees, carrying a stout stick in one hand and the lantern in the other. Instead of teaching arithmetic and writing she is instructing the pupil in the art of spreading the costly water, of checking its too rapid flow here and there, holding it so that it may percolate into the ground instead of rushing over it. The dark of a moonless night is, of course, an unpropitious time for long lessons; but the precious water works day and night, and even elderly ladies have to work with it. On one occasion the tiny woman kept irrigation school for thirty-six consecutive hours without sleep—twenty-four of them in the dark—before the stupid pupil grasped the principles of the art; all of which tends to show that the life of the woman rancher consists of somber nights as well as sunny days, even in the lair of rampant coöperation.

Girls as a Legacy

MRS. HARRIET W. R. STRONG is a good example of a self-made woman farmer. She was there, with both feet and four daughters, up to the shoulders in two hundred and twenty acres of land, upon which nothing grew but a scant crop of barley and a big lawsuit. Mrs. Strong felt no interest in this or any other plot of land. Horticulture and the simple life were not to her taste. She would rather study the difference between a Corot and a Whistler than judge the merits of fertilizer samples; and a page of Ruskin appealed to her more than a dozen agricultural bulletins beautifully illustrated with color plates. Also, Mrs. Strong's nervous system was out of tune. At the time of her husband's sudden demise, more than twenty years ago, she was in a sanatorium; and she did not learn of her bereavement until weeks after the funeral. Whereupon the widow, impelled by a most cogent reason in the form of the above-mentioned daughters, developed an avid thirst for information concerning things agricultural.

"It was right then, at the very beginning, that my sex proved of advantage—and it was the only time too," said Mrs. Strong. She was sitting on the porch of her ranch-house, shaded by Gold-of-Ophir roses, at the end of a double line of tall pampas grass that led to the road. "I drove around in the neighborhood of my land trying to discover the most suitable and profitable crop I could grow. Because I was a woman—and a city woman at that—the ranchers told me the truth. Had I been a man they would have considered me a prospective buyer and have colored their answers accordingly."

After a long and painstaking investigation the widow decided upon walnuts as the most promising venture. Being thoroughly convinced of the walnut's earning power, she backed her judgment heavily and set out the largest walnut grove in the country at that time—a hundred and fifty acres; enough young trees to form a straight line twenty-five miles long when full grown. This daring feat strained Mrs. Strong's resources to the limit

(Concluded on Page 49)

THE BRITISH BUSINESS MIND

THE DIFFERENCE BETWEEN OLD CUSTOMERS AND NEW

By James H. Collins

ILLUSTRATIONS BY JOHN R. NEILL

WHEN our recent panic struck the country a certain manufacturing company in the Middle West had just finished a large addition to its factory, giving facilities for turning out twenty-five per cent more goods. In normal times this extra output would have been taken up by its regular customers. But there was undoubtedly a slack year ahead and a problem to be faced. Many other factories were cutting down their working force and curtailing expenses. The general manager of this concern did nothing of the sort. Several new medium-price models were designed and the latest accessories, heretofore known only in connection with costly models of those goods, were built into them. These added greatly to attractiveness and convenience and were meant to stimulate demand in a dull market by giving the purchaser more for his money. Then, twenty-five per cent more was added to the selling expenditure for the coming year, more salesmen hired and an aggressive campaign centered upon a class of consumers who had never been considered a promising public in that industry. The manager had long thought these people would buy his goods and meant to try them when he got time. He was right. They did. As an outcome, the whole plant was kept busy during "Black 1908" and the company gained hundreds of new customers as well. That was a representative piece of American policy.

The effect of one of our panics is usually far worse in foreign countries than here at home. In the English Midland country, at the same time, a manufacturing company was faced with a heavy shrinkage in its volume of trade, already none too ample. The English manager did not design new models to tempt the consumer. He had no snug reserve of demand to be developed; in fact, he had seldom thought about the consumer at all, because all his output had been going to exporters, who shipped it off overseas. To have hired more salesmen would have seemed rank folly, because the exporters, paying banks more for money with which to do business and preparing for an echo of our panic in their distant markets, were retrenching in every direction.

The English manager followed a typical piece of British policy. Looking across the street, he saw Jones making a standard article of the model of 1881. He added Jones' article to his line. Down the street, Smith was making another standard article and around the corner Robinson did a fair trade in a third. He added these also. They were all jolly British staples, made to sell indiscriminately to a brown consumer, a yellow or a black one. Excellent value for the money, honestly made; but none of them had been touched by the glimmer of an idea or an improvement for years. The manager offered them to the exporters wholly on a basis of panic prices and the outcome was a year of no profit, the only happy feature being that he kept his force employed part of the time.

In Great Britain there is always unemployment, with its poverty and misery. This is attributed to various causes. Some authorities believe that better poor laws will cure it; some lay it to trade unions; others look to a tariff or better land laws for the remedy, and so on.

The Suggestion Frightened His Relatives on the Board of Directors

To an American, however, it appears as though much of this lack of work might be due to what engineers call "low peaks" in British production. One of the biggest problems in all industrial countries is to keep factories running full time. The plant that is busy nine months a year and idle three months makes slender profits or nothing at all. Its overhead costs increase, it has difficulty in getting working capital and its employees, thrown on the streets every little while, cannot get ahead.

This problem has by no means been solved in the United States, but we seem to be dealing with it on the right basis. The American practice is to go direct to the consumer, improve products, give him more for his money and shape the demand to meet emergencies by aggressive advertising and selling.

John Bull does not, in many cases, know what a consumer looks like. He deals through middlemen and brokers, who send his product to foreign countries. He does not know where it goes, and much less does he understand the people who buy it or how to cater to their needs so as to fill up the gaps in his year. This long-distance marketing prevails not only in his dealings with foreign countries but in his dealings with British colonies. Moreover, the British consumer right at home is more or less unknown to the British manufacturer.

A great textile mill in Lancashire has lately discovered the British consumer at home and the steps taken to accomplish this were in the nature of exploration of an unknown country. This Lancashire concern is very old. It has been making sturdy cloth for the export trade for nearly a century. The founder and his sons got enormously rich. The grandsons made comfortable fortunes there were more of them. When the great-grandsons came into the business there were so many more that the profits would not supply fortunes for all. Still other generations loomed up ahead and at the same time foreign countries were competing for the patronage of the brown, yellow and black consumer. The business did not increase in proportion to the people who looked to it for profits. Yet all energy and ingenuity were centered on buying raw material at the lowest price, making cloth for the lowest price and turning it over to the exporters. The house had no trade-marks. Even if the consumer liked its products, he did not know who had made them or how to get more from the same mill. Good relations were maintained with the exporters, but the latter bought altogether on lowest prices, often at auction, and did little to establish prestige abroad. In the home market this mill sold a fair amount of cloth to the wholesale drygoods houses, but it knew practically nothing of the British retail merchants and nothing at all about the British consumer.

One of the great-grandsons came to America on business and became interested in our latest ideas in marketing. Ten years ago American textile mills were just as far from the consumer, selling their output to jobbers or through brokers. But there has been a change; and today dozens of American mills put out trademarked fabrics of fine quality and fresh design, stand behind their products and make them known to the consumer through advertising. The great-grandson went back to Lancashire and insisted that his mill ought to do likewise in the British home market. The suggestion frightened his relatives on the board of directors.

"Why, if we do that," they objected, "the wholesale and export trade will boycott our goods. The consumer belongs to them. We'd better leave well enough alone."

However, the Britisher persisted and eventually an experiment was tried. The mill developed an excellent new fabric, gave it a popular trade name and put its corporate name upon it. Definite wholesale and retail selling prices were put upon this cloth, allowing fair profits, and it was proposed to ask the trade never to sell for less. Quality was guaranteed to the consumer, the mill replacing any goods that might be found defective in service. Wholesale merchants were visited and the plan explained. Far from objecting, they saw stability in the idea and sent their own salesmen around to explain it to the retailer. He in turn recognized the sense of the plan, for it gave him good British cloth to sell under such conditions that his profits were insured. His own competitors could not cut prices. When the mill went direct to the British consumer with explanatory advertising the response was immediate. The first year's sales were remarkable and every yard sold has formed a link between purchaser and mill.

There is Always Unemployment, With its Poverty and Misery

The British business mind has one sterling quality that Americans can emulate to advantage—that is, its instinct for taking care of its old customers and maintaining strong connections.

The average American's selling instinct is so strong and his interest in the trade he hasn't got is so keen that commonly he feels he is making fine progress when he gets a new customer and loses an old one at the same time. There are hundreds of American houses that might profitably take half of next year's selling appropriation and apply it to taking care of their present customers; the expansion of their purchases and the bonds of stability resulting would far outweigh new trade. But the British business mind is strong on connections. It obeys an instinct deeply rooted in British character.

An Englishman holds a stranger off at arm's length so long and turns him over in his mind so many times that strangers in England often complain of the national coldness. But when John Bull finally decides that the stranger is a good sort he introduces him to his family, his friends and his business connections. If he gives a letter of introduction it amounts to a request that the checks of the bearer be cashed and the very best be given to him. Furthermore, when the stranger has won the Englishman's regard he will find it rather difficult to get away from him, for the Englishman will write him, and send family news and photographs, and mail him books and newspapers, and keep him posted on British politics, and send good fellows to call on him when they are visiting the stranger's country—and hang on to him generally with a grip that is as lasting as it is courteous. This trait of character is as definite in the London "bobby," if one takes the trouble to make his acquaintance, as it is in the business or professional man. It pervades all British business.

There is much suspicion of Americans in London. When a Yankee encounters it he feels that it is unwarranted and he is often made bitter. But it all simmers down to our under-developed instinct for connections. An Englishman takes the London selling agency for some American product, works to establish it in his home market and abroad, lays down trade lines for the next century—and suddenly finds his American house neglecting shipments of goods, or replying tardily to his letters, or raising prices, or even invading his carefully cultivated territory with its own salesmen. The American house, in its eagerness to make a fine sales-showing the first year, is probably acting under the belief that the Britisher has gone to sleep on the job, and that it must either drop him altogether, as a "dead one," or get into his market and stir things up on American lines. The Britisher, however, though building slowly, is putting the goods into such deep, permanent channels of staple trade that they may flow to every corner of the world long after he has handed the business over to his son.

There is no British suspicion of an American of the right sort. A Londoner had bought an American office device and liked it so well that he sent a friend around to the manager of the London selling agency. The manager, an American, investigated the friend's business and told him it was not advisable for him to purchase that contrivance, as the volume and character of his work would hardly make it profitable. That delighted both Englishmen so much that they have been sending the manager good customers ever since.

"He's an American, you know," they say; "but you can trust him not to sell you the thing if it's not to your advantage. We have room in London for any number of the sort of American he is—he's a bit of all right!"

Having this respect for connections and selling his goods to exporters and wholesalers who are to sell them again, the Britisher has failed to develop direct selling relations with the consumer because he feels that he would be invading his own customers' rights.

A generation ago, before the pressure of foreign competition was felt, it was considered honorable for a British house to leave the customers of other houses alone. Indeed, many houses had such a stiff-necked indifference to other people's customers that it might often have been advisable for a stranger to get a letter of introduction to them when he went to buy goods. There is some of that feeling still; but, of course, it is passing. The British manufacturer respects the exporter and wholesaler, ignoring the consumer. The exporter, in turn, sells to merchants in other countries and bases his sales on the capital and credit of those merchants instead of on the demand of the real consumer. The British disposition is commonly to sell rather less than the merchant can handle instead of all he wants, whereas our general method is to establish indirect relations with the consumer, study his needs, stimulate demand by making the goods he wants and build up the merchant by enlarging the demand of the consumer.

An excellent contrast between the two points of view is found in that typical American institution, the five-and-ten-cent store. The first establishment of the kind was started in the United States with a stock of trinkets so

(Concluded on Page 62)

THE SILVER KING

By Richard Washburn Child

ILLUSTRATED BY MAY WILSON PRESTON

A SPLASH in the water of the channel, the sound of a running chain and the ding-ding of a bell in some engine room, brought Pindar Rowe out of his shanty on Spongecake Key. The old rascal—wrecker and filibusterer, ex-sheriff and rum smuggler—had jumped out of his afternoon siesta and off his cot, adjusted his spectacles, and now peered out the door like a peevish woodchuck disturbed by the approach of strangers.

"Rich people," he said aloud. "Goin' to send a boat ashore. First visitors in three months. This is the thirteenth. Somethin' bad'll come of it, Guapa—somethin' bad!" He surveyed the sky and the calm tropical sea afire with the tints of sunset, the distant dotted keys, the feather-duster palms on his own island, the flow of tide past his little wharf, and he sniffed the warm salt air of late March coming up from Cuba as if he might discover through his sense the nature of the evil.

As for the power yacht that had anchored in the tide and was now swinging around in her own froth, she was a lady—a graceful girl, white and neat, decorated with shining metal, and her name and address were Fille d'Or, New York.

A varnished tender was on the way toward the little wharf. Three men were in it and one young woman with a soft felt hat, which at first had caused old Pindar to count her as a man also.

"But it's a woman all right," he said finally, "and a young one and a pretty one, and there's the quarter where the hurricane'll come from, sure as a belayin' pin! But bein' she is a woman, I'll put on my shoes."

Old Rowe, having thought of and acted upon this propriety, met the party on the narrow pier with that stoic disregard with which children or old and isolated persons cover their embarrassing excitement in new meetings.

"Nice morning," he said, as if these strangers were old acquaintances who landed there every day. He included them all by looking at the blue sky critically. He thus distributed his greeting between the elderly, well-fed man, who constantly hitched his belt up to an insecure position at the mark of greatest circumference; the brown, athletic young man, the sleeves of whose flannel shirt were rolled up over sinewy forearms; the delicate, graceful, still younger man, who wore a well-pressed linen suit and linen stock; and the rosy, delicately tanned, supple young lady, with black hair, blue eyes and restless hands.

"Are you Mr. Pindar Rowe?" asked the man with the gray hair.

His voice had in it that quality that is fashionable among warless military men and is so much imitated these days by those who believe themselves generals of finance and commerce.

"We've Come Down From the North to Catch a Few Tarpon"

"That's me," said Pindar, looking over his spectacles.

"I'm George Wendingham," the stranger said, "from New York. This is my daughter, Miss Beatrice Wendingham. This is Mr. Wallace Lyon and this is Mr. Edmund Spenser Donning. My boat is the Fille d'Or."

"The what?" asked Pindar.

"The Fille d'Or."

"You don't say! Well, this is my island and you all are welcome to it."

"They tell us," said Lyon, in what is called a businesslike manner, "that you know these waters—down here in the Keys. You've done a lot of wrecking and carrying arms to the Cubans. We want a pilot for these local waters. We've come down from the North to catch a few tarpon."

"They ain't good to eat," said Pindar.

"It's a game fish."

"I never had much time to play games," Pindar said, rubbing his gray hair with knotted fingers. "Fish is to eat, not to play with."

"You see, Betty!" exclaimed Donning. "That's exactly what I always said. When Wallace has been oiling reels, and sorting out those lines of his, and talking so technically that I couldn't understand a word he said—'pon my honor—why, I couldn't see why it was sport to murder a big, happy fish."

The girl laughed.

"We're wasting time," said Wallace with a patronizing bow. "The point is, Mr. Rowe, we need a pilot for these channels between keys. I haven't been in these waters for a year or two. Anyway we are ready to pay—to make it worth your while."

"Do you own the yacht?" drawled Pindar.

"Why, no," Wallace said, folding his brown forearms. "Mr. Wendingham owns it. Donning and I are his guests. But I intend to show Mr. Wendingham some tarpon."

"The trouble, Wallace," said the other young man, "is that Mr. Rowe may not want you to pay him anything. Maybe he has made a lot of money wrecking, and knocking mutineers on the head, and taking treasure out of sunken ships and chopping off heads with cutlasses. And now maybe he has retired. He may not like our looks. You wouldn't drop into a Wall Street office and ask the head of a firm, or whatever they are called, to teach you to play bottle pool, would you?"

Pindar laughed, stopped quickly, and looked at Edmund Spenser Donning over his glasses for a moment, as if he were trying in his own mind to explain a phenomenon.

"Well, I know these waters pretty well," he said finally, addressing Wendingham, "and if you want to keep your berth right there in my channel and bring me back every night so's I can sleep in my own bunk, bein' as I'm fussy, I'll be glad to hold your wheel for you. But what this Mr. Donning says is right. I've got some couple hundred thousand in the banks in Jacksonville and some say it was badly got; but I ain't goin' to add to my hard name by takin' money to be accessory before the fact to a fish killin'."

"That's all right, Mr. Rowe," said the yacht's owner. "That's all right. We understand each other—fully."

Pindar smiled, laid a salt-bleached finger on the side of his nose, pointed with the thumb of his other hand toward his group of buildings under the cocoanut palms and slowly winked his gray eye.

"Ho, ho!" cried the New Yorker. "Much obliged—not just now. Plenty on board. We'll send a boat ashore for you tomorrow morning."

The athletic Lyon held the gunwale of the tender for the others to step in. Donning smiled at Pindar. Miss Beatrice extended her soft brown hand. It clasped Rowe's old hardened fingers with warm, feminine strength.

"I'll come for you at six o'clock in the morning," said Wallace.

"Umph," grunted Pindar, and as the rowboat nosed up into the tide he gazed at Lyon over his spectacles.

The soft wind had dropped with the sun by that time; it brought to Pindar's nose the odor of steak cooking in the little power yacht's galley. He, therefore, blew on his iron-bowed spectacles, wiped them on his sleeve, and went back to cook his own supper on that same oil stove that used to misbehave so extraordinarily when we were on Spongecake, and to cut slices of his own bread with the same old piratical knife that he used to sharpen on the edges of preserve jars.

When the moon came up it found him sitting outside his doorway, in the same weathered armchair in which the upholstery had long since been replaced with canvas strips, in which the spare, sinewy Pindar swung comfortably, smoking a Missouri meerschaum—a corncob as black and hard as ancient Etruscan pottery. He was gazing out dreamily over the waters where night had gradually wiped out the horizon, recalling, perhaps, the violence and never-ceasing activity of the old adventurous life; or, possibly, the wife's hands that had held his coat for him so many times at daybreak, ever so many years, and now had gone. He nursed the first pipeful till the moon had climbed well up the purple-black of the great dome. The wind—which, after he had spent a lifetime on the sea, he had begun to regard as a personality—he thanked silently for driving back the winter-depleted swarm of mosquitoes into the tangle of the island's interior. It was only when he knocked the ashes from the bowl on the identical corner of the chair arm where, by the persistent habit of old age, he had knocked his pipe some eight thousand times before with the same motion, that he heard the sound of a girl's laughter down the shore under the cocoanut palms, where the limestone sand and coral débris gleamed as white as new snow.

"They've come ashore!" he said. "Today's the thirteenth and she's a pretty woman."

"That's a fact. She is pretty, isn't she?" came a voice from the shadows of a sugar apple bush. It made Pindar jump. But it was only the delicate young man—the well-dressed Donning—who was coming up the slope alone.

"Whe're the others?" drawled Rowe, recovering from his surprise.

"Wallace and Miss Beatrice? The moonlight has got them. They're picking up shells together."

"Umph! That feller's in love with her?"

"Yes. So am I."

"I'm a barracouta!" roared Pindar.

"I don't know what it is, but I wish I was too," said Donning, lighting a cigarette. "I was a terrible ass to let her get me away from New York and put me in training outdoors. Bond values and table conversation and intellect and poetry and evening clothes are my fit. Confound it, a man isn't to blame for what he is, is he?"

"I heard opinions expressed both ways," said Pindar. "What's in them cigareets? It smells like Chinee cookin'."

"No doubt. But then that tobacco of yours reminds me of something too. It's just like letting something boil over onto a hot stove, begging your pardon for remarking the strange similarity."

Pindar grunted. "I see that you'd do well indoors. You're right about that. I see you're more at home in New York than on Spongecake." With a smooth, noiseless gesture he produced from his inside coat pocket a blue steel revolver and held it, pointing toward Donning with his arm half crooked.

"My tobacco ain't for your comment, son," said he. "Me and my tobacco is brother and sister. Apologize, son."

Donning looked down the barrel, seeming for that reason to address the deadly machine rather than Pindar.

"I rather thought it was you who made the first remark—about my tobacco. I thought it was rude of you," he said. "So I feel at liberty to invite you, Mr. Rowe, to go to Guatemala!"

Pindar sat back in his chair and roared with laughter.

"Donning, my son," he said, "you and me can get along. I knowed it from the first. You've got nerve."

"No, I haven't. That gunplay of yours took ten years off the wrong end of my life. Let me sit down before I fall down."

Pindar laughed again and thrust his knotty hands out into the moonlight, rubbing them together as if the white radiance were a form of soapsuds. He had not sat down

"I Was a Terrible Ass to Let Her Get Me Away From New York and Put Me in Training Outdoors"

to talk with any one for twelve weeks. "Tell me about her." He pointed to the girl strolling with Lyon among the irregular shadows of the palms.

"There isn't anything much to say. You saw her. She's better than she looks. Extravagant statement, eh? I think it's between Lyon and me. She couldn't make up her mind so she had her father invite us down on this cruise. She's been trying us out."

"Women don't change much from generation to generation," said Pindar philosophically.

"I understand the rest like a book. But it's just my luck. The one I'm in love with I can't analyze at all. Strange coincidence! I've been a monkey on this trip. Can't row a boat, steer or sail, or tell a lighthouse from a standpipe—and I don't know the difference between a tarpon and a tapir."

"That's nothing much against you," said Pindar. "I've sailed these waters for forty-seven years and I never see a tarpon yet."

"Oh!" exclaimed Donning tragically. "You never saw a tarpon?"

"No, why should I? I never had the patience to fish anyway. I bought fish or hired a man to catch 'em for me. And the man I hired never caught no tarpon. They ain't fit for a Bahama stevedore to eat. You can't tell me there is anything in tarpon. If I hooked one up I'd haul him in. That's all."

"You never saw a tarpon?" cried Donning again. "Then I'm done for!"

The old man scowled. "Are you trying to put a knot in my sheet?" he growled.

"No, no. I'll explain. I proposed to her again this evening. I haven't had many chances on this cruise. But I'm becoming very agile. I've got so I can do it while Wallace is rolling a cigarette or while I'm helping her into the boat. It's very clever of me. I'll show you some time."

"What did she say tonight?" asked Pindar eagerly.

"She said I lacked spirit. She said I would have to prove that I was able to do something Wallace could do, confound him! She said if I'd catch a tarpon before he caught one, she'd marry me. And how she laughed! And I asked her if I could get your help, and she said that I could. I hoped she would forget it, and so I proposed again later when we were rowing ashore just now. She only said that it was all very nice to write pretty verses and sell lots of bonds and be named after my ancestor, the author of The Faerie Queene, but that I would have to catch a tarpon. I wish tarpons were extinct. I wish they had legs so I could kick their shins."

"Pooh," said Pindar. "Don't you worry any. You and I will find a tarpon and beat him to death with an oar. No fish can get the best of me!"

"Do you believe it?" cried Donning. "You're a brick, Mr. Rowe! But I don't believe you know the difficulties. You have to be awful sly to hook a tarpon. It takes hours sitting in a little boat."

"Umph! Where did you learn that?"

"In a book."

"A book about catchin' a tarpon?" cried Pindar. "You don't mean there's a book on it!"

"Yes, a book, and illustrated. Do you want to see it? Do you think it would help?"

Pindar scowled. "Book knowledge is better'n none," he said. "Go out and get it. I'll light my lamp inside. You and I ain't got any time to waste and I don't like that Wallace Lyon friend of yours anyway. You bring the book to me. I'll read it and see what I think of its advice. Maybe the book ain't any good."

"How could you tell?" Donning called back over his shoulder.

"Intuition same as a woman," cried Pindar, waving his hand. "And here it is the thirteenth of the month"—he said it in a lower tone—"and here I am foolin' with somethin' new because I like that boy."

Nevertheless he smiled at Donning when he returned, and took the slim volume bound in blue cloth.

"Leave it with me," said he; "and go back and sleep all you can. You and I've got a day before us tomorrow."

Edmund Spenser D. pointed gloomily at the man and girl down the beach.

"Umph," said Pindar. "I see 'em. But it ain't always the feller that gets along so well that gets there so fust. When I got my wife, she turned down a clerk of court up here in Marlboro County because, on stormy nights, she knew he was sleepin' at old lady Bruggles', but she didn't know whether I was swamped in the Gulf or tryin' to keep off Ten Pound Reef with low tide and a lee shore. Good night."

Pindar went into his shanty and closed the door. He turned up the light and spread the book out on the table. Just then his shoe came down on something that snapped unpleasantly. He struck a match and stooped.

"A scorpion!" he growled. "Killed a daddy scorpion. That's a sure sign of trouble tomorrow. I knowed it!"

When the morning came he had not been able to dismiss his premonitions of evil or his bad humor.

"How high does the thermometer go here in summer?" asked Wallace pertly. He had a professional manner of handling the oars; his sleeves were rolled up to show his arms as before.

"You refer to the mercury?" Pindar grumbled.

"Yes. Is it hot?"

"Depends on the day."

This was the only conversation on the way to the yacht; but, once there, Pindar was introduced to the skipper—a Swede who seemed to recognize in the old wrecker a resemblance to a man who had once felled him with a knotted rope when he was in the Red A service, and he was as polite as a prisoner petitioning for a pardon.

"The idea we have in mind, Mr. Rowe, is to find a place where there are keys with deep channels between them," said Mr. Wendingham. "That's it, isn't it, Wallace?"

"Yes, Mr. Rowe, that's it."

Old Pindar leaned over toward Miss Beatrice; into her ear he whispered gruffly: "Excuse me, Miss, is that gentleman who just spoke your father's secretary?"

"Why, no," she replied, laughing nervously. "What gave you that idea?"

"I couldn't say, ma'am," replied the old rascal.

From that moment he never volunteered a single sentence. One after the other of the party, who knew well enough that Pindar had more tales of the Gulf of Mexico than any other man alive, tried in vain to entice him into a recital of some of his disreputable experiences. He had set his jaw, squinted his eyes, fastened his square hand on the wheel rim, and turned one ear as if listening to the engine as a doctor listens for the skipping of heart-beats.

Finally, in the shadow of a clump of mangrove bushes where the oily water was dark and deep, Pindar told the Swede to drop his anchor.

Lyon produced the tarpon rods. "Donning," he said, "you'd better come in the tender with Mr. Wendingham and me."

"No," said the still carefully dressed young man; "I have made an arrangement to go in the flat-bottomed tender with Mr. Rowe."

"That's fine!" cried Beatrice with a flash of the blue eyes.

"But, Mr. Rowe," said Wendingham, plucking his gray mustache judicially, "I thought you didn't care to fish. If you and Donning go off alone you'll come to grief."

Pindar smiled. "I reckon not," he said. "I'd feel better if we had a harpoon and six fathoms of sheet rope and a rifle and a stick of dynamite, instead of this rod and this little line. But we're safe enough. We've got the book!"

This remark furnished Wendingham and the athletic Lyon with spasmodic bursts of merriment as they rowed away. Miss Beatrice went with them, sitting in the stern, turning now and then to wave her hand.

"Mr. Rowe," said Donning, "we're going to fail."

Old Pindar looked over his spectacles. "Don't you believe it, son," he said. "There ain't a fish that swims—bar sharks and whales—as can pull against me if I can only connect with him. Jump in, now. I'll row."

"But did you read the book?"

"I begun it. It's a pack of lies. It gives a big reputation to a fish that never earned no such reputation. If I

get my hands on a tarpon he'll think he's found somethin' new in fishermen, son."

"The book says deep water between islands where the tide runs, and to put a whole mullet that's one of these fish, isn't it?—on the hook, and ——"

"Don't talk so much about it," roared Pindar. "You'll get me disgusted. I know where to go."

They dropped their little anchor between Orange Seed and Devil Keys, where—as those familiar with the spot will remember—there is the peculiar phenomenon of the tide, which incoming and outgoing takes the same direction of flow.

Donning, with the book spread out on his lap and with his thin hand shading his eyes from the tropical sunlight, read aloud:

"The hook in such waters should be cast down the current. This is because tarpon feed against the flow. Mullet or the other bait should be crushed and thrown overboard. This is called 'chumming' or 'tolling' the feeding fish."—"Suppose we don't get any bites?"

"We'll stay here till Christmas," snapped Pindar.

Donning read on: "The writer desires again to caution the novice not to make noises. The difference between silence and conversation may be the difference between tarpon and no tarpon."

"Umph," said Pindar. "Throw the hook overboard. Does it say anythin' against smokin'?"

"No."

For an hour there was silence. Once Donning, watching the line and feeling of its tension, decided that he had a bite. It proved to be a false alarm. Pindar sniffed.

Pipeful after pipeful of the evil-smelling tobacco and cigarette after cigarette were consumed. At noon the old man shifted his battered derby hat down over his eyes and spoke.

"Do they call this sport?"

"Sh!" exclaimed Donning.

In the middle of the afternoon Pindar moved stiffly, pulled in the line, rebaited the hook, threw it far out and said laconically: "It said so in the book."

"There's no use," groaned Donning despondently.

"Sh!" said Pindar.

Sunset came, the wind was stilled, the water was polished metal reflecting the copper fire of the west. The channel was so quiet that the sound of tiny fish jumping in the shallow water on the sandspits echoed between the gnarled vegetation on the two shores.

"Beatrice ——"

"Are we here to fish or talk of girls?" roared old Rowe, feeling the pangs of hunger.

"Do you suppose the others have got anything?" asked Donning.

"No. If they have I'll kill 'em. They call this sport, eh? If I had a boy ten years old that wasted his time this way, I'd send him to a turpentine camp."

"Come and hold this line a while," said Donning. They changed places again. The night came on. The rim of the moon, red as blood, came over the corner of the world. A strange illumination of day remained.

Suddenly old Pindar sat up straight.

"Open the book! Can you find the place?"

"A bite?"

"Like a mad dog! Then he dropped it! The next time I'll drive that hook into his jaw and pull him in. Ah! Ah! Ho, ho! He's lickin' it with his tongue. See the line go out."

"Strike him. I've got the rod."

"Strike him—with what?"

"Drive the hook into him."

"Yep, that's right! There, you smuggler. There's a compliment from old Uncle P. Rowe. Ugh!"

The effect was astounding. The old man tried to retain a grasp on the line; he might as well have endeavored to stop a bullet with his hand.

"It ain't a fish," he roared. "We've hooked a horse!"

The line had slid through his calloused fingers with the speed of some fifty miles an hour; an attempt to hold on had burned his flesh so painfully that he managed to raise the anchor at Donning's direction only with the aid of many uncouth phrases and strange and wonderful addresses to heathen deities. He was astonished into respectful silence when he saw that the boat itself had now begun to move.

"Here's a problem," whimpered Donning through chattering teeth. "The line will soon be all gone. What did the book say? What did it say?"

Whee-ee-ee, sang the reel. Whee-ee-ee!

"Shut up your noise," roared Pindar. "Let me think. Oh, I've got to row! That's what it said. And you put your thumbs on that leather."

"Like Plate 1?"

"No, like Plate 2!"

"Stop rowing," screamed the young man. "The beast has stopped. What did it say he would do next?"

"Said you couldn't tell," said Pindar.

"My stars, that's right! I can feel him getting ready for something. There! Look! Look!"

The big fish came to the surface like a thing shot from a gun. The last rays of the sun lit up the solid silver creature as he dove through the air with water pouring back from his sides.

"Good for you," bellowed Pindar. "You son of a norther! You big brute, you!"

"You silver thing!" cried Donning in admiration. "Great Scott! He's off again! He's charging! He's coming toward us."

"Reel in! Reel in!" cried the old man. His eyes were red, his fingers twitching. "If you lose him I'll kill you like a dog."

"Now he's turned. He's going to jump again!"

"Up he goes. That's a fish, son! That's a fish! Hear the slap of that tail, son!"

"Oh, I've got to get him," whimpered Donning. "I love him. I love that fish!"

"Check the reel! He thinks he can beat us. I hate him. Kill him! Give me that rod. Kill him!"

"No, no," whispered Donning. "Not yet."

As suddenly as their vociferous excitement had begun, it now ended. Both men were silent. Donning, fighting the tarpon with an unpracticed hand, bit his lips till the blood ran. Pindar chewed vigorously on the end of his thumb, making incoherent ejaculations to himself, far in the back of his throat.

Whee-ee-ee-ee!

"Listen to that cussed little reel," said Pindar. "Now jump, you beast! If I ever lay hands on you, I'll break your neck!"

"Keep still! Keep still!" cried Donning, trying to moisten his lips. "Get the boat around! The thing has taken most of my line again! Row! Row!"

The line suddenly slacked.

"I've lost him!"

"Lost him! Look at him! Reel in! Reel in! Good boy!" roared Pindar. "The sweat is in my eyes. I can't see."

The tarpon had leaped again a flash of silver in the moonlight. A shower of water drops fell and seemed to scatter over the surface like bright pearls rolling about a tarnished silver floor. Then the big fish plunged under again, leaving a seethe of bubbles.

"See!" cried Donning. "That isn't a fish. That's a king!"

"The son of a gun!" said Pindar. "Don't you lose him. I'm goin' to beat his head in!"

Whee-ee-ee-ee! Clickety—clickety. The reel had come to a stop.

"Wind it up, you skip-jack! Look out for that stick. You're all in a tangle."

It was true. The slack line had snarled up among the boxes in the bottom of the boat.

"He'll snap it like a thread!" cried Donning. Tears coursed down his cheeks.

"Wait there!" roared Pindar. "Make him fight for all the line you've got. Fight him now. What did the book say? There was a picture."

"I can't remember! We're done for!" moaned the other. "Look! The line is taut already. He's pulling the boat, he's going across that sand bar. We'll stick there! Then he'll snap it."

Old Rowe threw his derby down in disgust. It bounced on the seat; it went overboard. He pulled out his watch. They had been battling for more than an hour.

"Dead men's fingers!" the old man bellowed into the night. It was his most carefully preserved oath. He had not used it before since the Syria Belle had caught fire with a cargo of petroleum on board. He lifted his head and his knotted hands and roared it again into the sky. "Dead men's fingers!" It echoed back and forth among the keys.

The tarpon, making for the shallow water that washed over the backbone of the sand bar, swerved once. In that moment Pindar tried to loosen the tangled line. Again the fish came out of water, but the performance was not so magnificent as before. The tarpon was tired.

Rowe stood up, growling in Donning's ear: "The thing is at home in the water. If I only had him on shore!"

Donning laughed hysterically, but the tarpon, as if accepting the challenge, again made for the spit of sand that marked the corner of a long key. Pindar, dropping to the seat and picking up the oars, rowed the boat gently to ease the strain.

The water began to drip from the thin taut line, which complained against the tension with a soft whine as the fish plowed along. He was running close to the surface now. One of his rushes would snap the twanging cord.

"It's a shame," said Donning. "It's a tragedy. He was a king!"

"He ain't gone yet," said Pindar. "Drop that stick. It ain't any use to you. Keel shoes and rudder hinge! He's goin' ashore!"

The great fish had indeed made a last jump. He came out of water after a dive, like a catapult. The line snapped! The tarpon fell in two inches of water on the sand bar. He lay there as if dead, with gills distended!

Pindar dug his oars into the tide. "You've landed him—the son of a sea cook! You've landed him!"

Donning had no chance to reply. The old man, seeing the shallow bottom, rolled over the edge of the boat and, thrashing about in the water, scrambled over the sand to where the lifeless fish lay.

He pounced upon the exhausted creature as if it had been a human antagonist; he whispered names to the spot where he conceived its ear should be located; he caught the big fish by the gills and dragged its hundred and eighty pounds up the incline.

"Victory!" cried Donning weakly. He was still in the boat. The moonlight cast strange shadows on his face. He looked like an old man. He was no longer well dressed. He was sitting and his arms hung limply at his side.

"Throw the Hook Overboard. Does It Say Anythin' Against Smokin'?"

(Concluded on Page 61)

DOES BLOOD TELL?

By Woods Hutchinson, A. M., M. D.

ILLUSTRATED BY PETER NEWELL

"The Daughter of a Thousand Earls"

CERTAINLY blood will tell: but what it will say no one can prophesy until it has spoken. It will tell so many different things that the only way to get a uniform message is to pick out the successful answers and ignore all the others, just as we do in the fulfillment of prophecies, and in dreams that come true, and "hunches" that prove sound. We can always tell a man of good family—if he happens to look thoroughbred; but we politely agree to ignore the five other scions of most illustrious pedigree who are scrubs in appearance and duffers in intellect. To paraphrase the old college saying, you can usually tell a well-born man—but you can't tell him much; nor can he tell you much worth listening to, eight times out of ten.

What the mass of humanity longs for and worships above everything else is a leader; and if they be unable to find one of true kingly qualities they will invent one and endue him with these gifts out of their own imaginations. Naturally the easiest lay figure to drape with these selfspun robes of royalty and kingliness was the son or the nephew of some really great man who bore his name, his features, and perhaps his voice and manner; and thus aristocracies and distinguished families grew up, created by their supporters out of their own inmost need and longing. Aristocracies and royalties are literally "such stuff as dreams are made of."

The Myth of Inherited Greatness

THE briefest impartial observation would have shown at once that, as a cold-blooded fact, great men bred not other great men but mediocrities and degenerates, nine times out of ten. But some lay figure must be had to crown with the circlet and to endue with the scepter; and, sooner than take the risk and trouble of hunting about to find its real leader, its genuinely great man, the community created him out of its own imagination. Choosing the son and grandson and great-grandson of the real, selfmade leader, as king, or duke, or chief, they endued him with all the kingly qualities which he needed—and usually lacked. The process had one great advantage: it economized brain-fag and gave an appearance of stability to the state.

The myth of the direct transmission of great ability being once established it was, of course, promptly taken advantage of and crystallized by the ruling classes themselves; and, as in the earlier days great lords and noblemen kept all the poets and writers and artists as beggarly pensioners on their bounty, the belief rapidly became an article of faith and an accepted axiom in song, story and picture. To this day the delusion gripes us, even though we boast ourselves as democrats of the democrats and firm believers in the equality of all men. So that those of us who are successful, and have acquired wealth and position for ourselves, promptly proceed to equip ourselves with a pedigree and as many illustrious ancestors as we can unearth, purchase or invent. While, on the other hand, those of us who have not won palms in the dust of the marketplace console ourselves for our lack of success by gloating over the fact that our lineage and our blood lift us above the need of possession of such vulgar trophies.

In fact, whatever our station or success, we are firmly convinced, first, that there is such a thing as an aristocracy; and, second, that we are It.

The amusing feature about it is, it never seems to occur to those of us who are so proud of the good and honorable blood that flows in our veins that this conviction is self-destructive from its very universality. All men cannot possibly be superior to everybody else, unless we are prepared to accept Terence's bold dictum: "Faith, iv'ry man's as good as another—an' betther too!"

In its broadest sense the belief is true—we are all well born and our blood will tell, because it represents the conquering strains of thousands and thousands of generations, human and prehuman. We are all born aristocrats—real men and true women; and that's a proud enough pedigree for any one! Of course we all like to believe and usually are able to prove that, while most people are of respectable ancestry, our pedigree contains an unusual number of worthy and exceptional names—and we seldom have much difficulty in proving our contention. But this for the simple reason that, as we go backward in tracing our family tree, our number of ancestors increases by such leaps and bounds that, as was calculated several centuries ago, by the fourteenth generation every one of us can lay claim to fourteen thousand five hundred ancestors; in fact, it used to be one of the pompous jokes of the schoolmen of the Middle Ages to prove, by the application of this ratio, that the world must have been much more densely populated five thousand years ago than it is now. Any one who cannot pick out of fourteen thousand five hundred ancestors one or two Colonial worthies, or Continental burgomasters, or captains of weight and renown, will be in very hard luck indeed. Any one, in fact, who has the time and patience—and money—can construct for himself a pedigree of portentous respectability—and, of course, of boundless antiquity—for do we not all go clear back to Adam—and farther?

Not only is the average pedigree quite good enough for anybody but practically all pedigrees in a given community or nation are identical. Our so-called aristocracies and good families are of the most mushroom growth imaginable. Seldom does the family founded by one distinguished man last more than two generations after him in the direct line; and in no case does it contain more than a slightly greater percentage of men and women of superior ability than the rest of the community.

The otherwise highly intelligent gentleman whom the writer actually heard gravely claim that his family was descended from Queen Elizabeth; and the other boaster of distinguished blood who traced his descent to Father Mathew, the famous Irish priest and temperance reformer who, by the nature of his vows and calling, of course, never married—were only a trifle more absurd than the majority of the claims that are seriously made for the persistence of good blood and the existence of superior strains and families.

Broadly considered, there is no such thing as a "pure" family, or a superior strain of human blood, or a hereditarily superior class in human society, any more than there is such a thing as a pure race. The so-called great families of history have been great only by dint of incessant bolstering up by great wealth, with the superior food and surroundings that this brings; by marrying into other great families and attracting to themselves all the wealth, political power and other desirable prizes of the community—and by being constantly invigorated by fresh injections of peasant, or "common," blood.

All That a King Needs is to Look Wise and Keep His Mouth Shut

P.N.

The Played-Out Aristocracies of Europe

THE only aristocracy in the world today that is not decadent physically and rotten morally is that of Great Britain, which, though bad enough, has been preserved from actual putrefaction by perpetual reinvigoration with fresh "vulgar" blood, both by marrying money and by the elevation to the peerage of the ablest and most successful "commoners" of each generation. Neither blue blood nor hereditary diseases run very far, for the simple reason that they seem to use the family up within three or four generations. The only thing that modern science could suggest as a distinctive test for blue blood would be the Wassermann reaction!

It is one of the most striking and puzzling facts of human biology that the families founded by great men are so extraordinarily short-lived. This is the more surprising because society in all ages, with a devotion and enthusiasm worthy of a better cause, has done everything in its power, by the granting of rank and estates, of social and official position, of wealth, titles and favorable surroundings of every sort, to preserve and perpetuate the offspring of its great men.

Yet the result has been lamentable and conspicuous failure, the few shining exceptions only serving to accentuate the dismal monotony of the rest of the record.

The aristocracies, the nobilities, the royal houses, the "best families" of the world today are simply laughing-stocks, from a scientific, a literary, an industrial or artistic point of view—in fact, in everything that makes for progress in the world; though unfortunately they are anything but laughing-stocks considered as obstacles to progress. The only fields of human activity in which they retain any real influence are those of war and politics—and this simply because war is a survival of savagery and politics is still in the barbaric stage. On both sides of the Atlantic today the principal struggle of the real people is to get off their necks and off their backs those two silly monsters of their own creation—the aristocracy of Europe and the plutocracy of America!

The notion of the old aristocracy, of the encouragement of best families, rested upon the belief that superior qualities could be transmitted in direct line for an indefinite number of generations. Finding this naïve belief already in the

minds of men, it is easy to see why the superior classes encouraged it in every way they possibly could.

The plain and patent fact of the matter is, to any one who will keep his eyes open today or study the records of the past, that the range of human capacity is extraordinarily limited; that the degree to which one man or group of men can be got to differ from the average is surprisingly small; and that men not only can but do get to be as able, as useful and as desirable citizens for the community, in every possible regard, in one generation as they will ever get or are capable of becoming.

The "great families" very seldom improve after the first generation—and usually deteriorate. An aristocracy, as the cynic remarked, is like a potato-plant the best part of it is underground. It takes only one generation to make a great man—a "thoroughbred"—though it may take three to make that pompous, thick-witted parasite called a "gentleman."

Give the unspoiled, warm-hearted mass of humanity a fair living chance, good food, fresh air, sunshine, decent homes, no overwork, plenty of healthful amusements, and you will reap a far larger crop not merely of happiness, of justice and of well being, but also of geniuses, of great men and of all the leaders and illuminators that any nation can possibly utilize. Broadly considered, it is one of the greatest blessings and most fortunate facts of history that great men are so nearly sterile and great families so short-lived. Let each generation have a chance to produce its own great men and solve its own problems, unhampered by the incumbrances and injustices of the past!

The Relationship Between Dukes and Ducats

THERE is absolutely nothing that people cannot be made to believe about pedigrees. There is a prevailing popular conception, which Tennyson has immortalized in his picturesque phrase, "The daughter of a thousand earls"; and another literary household word of the haughty scion of English nobility, who announces that his "ancestors came over with William the Conqueror." Both these ideas are as mythical as the phenix and the gyascutus. Of all the peerages of England, which are popularly supposed to date back to the Norman Conquest, only one or two go back to the time of Queen Elizabeth, and a mere handful to the reign of William and Mary. In fact, this is the best feature of the English aristocracy—that it is so exceedingly recent; and that the majority of its belted earls and coroneted dukes are not the descendants of primitive cutthroats and highway robbers and soldiers of fortune, known as barons and war lords, but of the more modern and humane breed of the same sort of pirates and exploiters—wealthy army-contractors, successful brewers, subscribers of large sums of money to the party war chest in hotly contested elections, successful landgrabbers and moneygetters of all sorts.

It was positively ludicrous in the recent successful campaign against that tenacious old barnacle upon the English ship of state, the House of Lords, to note the character of the names that were put forward in the frenzied fight waged broadcast, in both the English and the American press, to prove what a noble and useful body of public men these blue-blooded representatives really were! An imposing array of distinguished names was cited, members of that illustrious check upon letting the people have too much power in the management of their own affairs. Nine-tenths of them were either "law lords"—that is, great lawyers and judges of the higher courts, who by virtue of their office are made life members of the House of Lords, and who have for the most part risen from the ranks; peers who had recently been elevated to the peerage on account of distinguished service in science, industry and literature; or the sons of such newly made peers. Like all aristocracies, the English nobility is founded solely and exclusively upon wealth and consists of a handful of really great men, sprung from the loins of the common people, their commonplace wives and a horde of their stupid children and grandchildren.

The Only Key That Will Admit to Any Aristocracy in This or Any Other Age is the Golden Key!

It is an interesting illustration of the utter impossibility of keeping up even the appearance of a superior family strain without the assistance of great wealth, that all so-called aristocracies of blood are really aristocracies of money; that the one thing absolutely necessary for admission to even the English peerage is and always has been the possession of wealth, either in the form of money or landed estates.

The ruling classes of Great Britain play a wonderfully clever game of pulling the wool over the eyes of the masses by gravely assuring them and trumpeting abroad all over the world that the ranks of the aristocracy are open to every successful individual, in no matter what realm of human activity, who will show himself worthy of admission. And in proof of this claim, the large number of writers, painters, sculptors, scientists, soldiers, and so forth, who have been decorated with a title are proudly pointed to.

What really happens is this: A certain number of the more distinguished names in the different fields of human activity, providing, of course, that they have not taken any outspoken or progressive position in regard to matters social, religious or political, are knighted—that is, dignified by the title "Sir"—and to the eye of the world in general are supposed thereby to be elevated to the ranks of the aristocracy. As a matter of fact, nothing whatever of the sort has happened. Nine-tenths of these pretty titles are merely given to these good children of the empire to play with during their own lifetimes, to keep them loyal and contented worshipers of the "God of things as they are"; and the title dies with them—is not hereditary, in fact.

In other words, they are simply made common soldiers in the ranks of the aristocracy, with little or no prospect of ever winning a commission—instead of remaining kings and leaders of the thought of the world! The best men and most independent thinkers of England have often declined these titles or accepted them merely to please their wives and daughters.

"But," says some one at once, "does it not often happen that distinguished men in various walks of life are elevated to the peerage?" Certainly; a much smaller number, of course, than are knighted. And there is one interesting little "joker" in the procedure, which is usually kept as secret as possible and shrouded in the discreet darkness of the background—that is, that to become a member of even the lowest rank of the hereditary aristocracy, a baronet, the candidate must possess, in addition to the distinction of being worthy of knighthood, at least enough money and landed estates to "support the title" decently; and must endow his eldest son as a gentleman and an idler, who need not disgrace himself by any form of productive activity.

If he is to be created a lord he must be prepared to provide for the support in idleness of his eldest son and also to come forward with sufficiently large and imposing landed estates to "carry the title." As a matter of practical fact—although this, of course, is never officially admitted—he must usually also have contributed large sums, either to the exchequer of the party in power, or to great charities under royal patronage, or to the promotion of schemes for imperial defense.

In fine, not only is great wealth an indispensable requisite to admission to the peerage but it is an open secret that peerages are often practically bought in the open market! Mr. Carnegie, Mr. Rockefeller and Mr. Morgan, for instance, if they were British subjects, could have practically any titles they desired, either for themselves or for their children.

The only foundation upon which any aristocracy in the world ever was built is wealth; and the only key that will admit to any aristocracy in this or any other age, no matter how boastful of its blood and exclusiveness, is the golden key! As the indiscreet but always interesting wife of the English Prime Minister recently admitted in a public trial, "Extravagant expenditure is the best passport to good society!" Any aristocracy or "best family" now in existence could be reproduced within two generations from "common stock," simply by feeding and feathers and training in etiquette. The only difference between the Four Hundred and the mass is the result of their food and housing and surroundings. And for the feathering of one of these peacocks a hundred children of the poor go naked and half starved. The boasted polish of the gentleman is compounded of the blood and tears of the toilers.

Our So-Called Aristocracies and Good Families are of the Most Mushroom Growth Imaginable

What is true of the nobility and the aristocracy is equally true of royalty. The divine right of kings is of a piece with the "daughter of a thousand earls" and with those elaborate but unconvincing pedigrees that so clearly connect Queen Victoria with David and Solomon, and the Emperor William with Adam. All the really civilized countries of Europe have, of course, either got rid of their kings or reduced them to the position of harmless and more or less ornamental figureheads. Though their official genealogies are of imposing length, their real flesh and blood pedigrees are for the most part of a grotesque shortness.

The King of Sweden, for instance, is the grandson of a mere soldier of fortune—a private in the marines—one of Napoleon's generals. The King of Spain, though ruling over the country whose name has been a synonym for haughtiness and pride and distinction of blood, is himself anything but a hidalgo—which literally translated is "son of somebody"; for his grandfather was that distinguished member of the world's aristocracy, "the Lord Nozoo"—no one knows who or what he was, there being no less than six claimants for the honor, all with good standing in court.

The King of Italy is the grandson of a small Sardinian landowner, boasting, it is true, of various sorts of picturesque pirates and barbaric nobles as ancestors; practically, however, they were of the intellectual and social status of well-to-do farmers!

The Emperor of Germany, who is one of the ablest monarchs of Europe and whose subjects would give anything to be rid of him on that account, is the great-great-grandson of an obscure and unscrupulous soldier of fortune—a little robber baron who, by scheming and flattering and bribing, succeeded in getting the powers that were to recognize the influence and domain that he had acquired by force and fraud.

Of the smaller kings of Europe the most popular and warmly beloved by his subjects was at one time in an insane asylum—and what would not some of the other nations give if they could put theirs there!

Ten Grades of Royalty

ROYAL families are very little different from other families, and to expect the maintenance of a particularly high grade of ability by a group, raised up solely by the virtue and power of one single exceptional individual, is absurd. The family of the great man can certainly be relied upon not to stay at his level. The only question is of the slowness or rapidity of its descent; and if that family be created by law a superior royal or other official class and compelled to maintain that attitude and play up to that standard, generation after generation, the most glaring discrepancies and failures are bound to occur.

Any aristocracy or best family, of course, consists of one man of conspicuous ability, with his commonplace wife and mediocre children and grandchildren; and, unless the founder be unusually and extraordinarily prepotent, his blood and qualities are apt to be completely drowned in the welter of common strains—and certainly tend to get weaker and weaker with each successive generation. Indeed, Dr. Frederick A. Woods, in his able and impartial report of the royal families of Europe, recently made with great labor and care, inclines rather to the conclusion that, taking them by and large, the royal families of Europe, in spite of certain positive degenerate strains, like those of Portugal and the House of Brunswick and the Romanoff monsters of Russia, show a distinctly higher level of average ability than the rest of the community. Out of some eight hundred royal individuals, covering a period of nearly four centuries, no less than eight were ranked by him as geniuses of the first class—certainly a high percentage for a group of that size.

On the other hand, his carefully worked-out classification shows an exactly equal number of idiots, imbeciles

and moral degenerates who occupied thrones; and when the whole eight hundred are ranked in ten different grades of ability, numbering from one as lowest up to ten as highest—one being imbeciles, criminals or insane—between sixty and seventy per cent of the eight hundred are found grouped about the mean level numbers five, six and seven—with about twenty per cent above and twenty per cent below that mean.

In other words, eighty per cent of the total eight hundred royal personages were of such an average or below average grade of mentality and character that, had they been born in the laboring or even the lower middle class, they would scarcely have been heard of outside of their own county.

All that a king needs to gain a reputation for conspicuous wisdom is to look wise and keep his mouth shut, after the manner of the classic bird of wisdom, the owl, which won its reputation solely in that way. The repartee of the corner grocery and the virtues of the farm kitchen, if they happen to emanate from royal mouths or occur in palaces, are lauded to the skies and embalmed in legend.

When, on further inspection of Dr. Woods' eight royal geniuses of the first class, one finds that four of them, including Gustavus Adolphus of Sweden and William the Silent of Orange, were not of royal blood at all, but rose directly from the ranks or from small country families—were kings in their own right, in fact; and that the other four would have had hard work to make good their claims to much better than second or third class distinction if they had happened to be born elsewhere than in the purple, with all the backing and traditions of a throne and a kingdom behind them—one is inclined to hesitate about full agreement with the author's distinctly favorable opinion of royal blood. Very few European monarchs of today would, if born in the ranks, ever have got much above the linen counter in a department store by their own efforts.

Objections to Marrying Heiresses

THE perpetual intermarrying that has, of course, taken place in royal families, in accordance with the selfish but most short-sighted rule of the game, laid down by the lucky first representatives of Divine Right in order to keep all the good things in the family, has also complicated the situation. It has probably done some good by diffusing among all the strains the good qualities of the few really able members of the royal groups; but it has also worked quite as potently and far more conspicuously in accentuating and increasing the bad and weak qualities, so as to produce dynasties like those already alluded to—of Portugal, Russia, Naples, Brunswick and Bavaria—in which imbecility or moral idiocy has been a family trait.

Altogether, Europe would have saved millions in wasted money and billions in bad and imbecile government if it had allowed the families of great men to take their own downward course, back to mediocrity, and elected its kings afresh in each generation. It is infinitely cheaper to hire our leaders than it is to breed them!

Another way in which this curious tendency to sterility on the part of great men and their families has been increased is, as pointed out by Galton, the immemorial habit of mating the male descendant of such an illustrious family with an heiress, in order to replenish the family exchequer. Now an heiress, by the nature of the case, is necessarily an only daughter; and generally, in older days, an only child, as otherwise all moneys would have gone to her brother as the real representative of the family.

Not only so, but she is in many cases the only surviving representative of several collateral families of aunts, uncles and cousins, in whom have concentered several different streams of wealth. In other words, she is the sole female survivor of a rapidly diminishing family group and, if there be such a thing as hereditary sterility, would be likely to possess it in a high degree. Galton's study of the records confirms this *a priori* supposition, as marriages of the inheritors of distinguished names with heiresses have proved astonishingly infertile and, in a very considerable percentage of instances, actually sterile. One of the most efficient ways, in fact, of causing a superior strain to become extinct is to turn it into an aristocracy and compel it to marry money!

The delusion that blood will tell is an extraordinarily consoling one, fitting all sorts and conditions of men. If we have not much to boast of personally we can derive great satisfaction from dwelling upon the glories and excellences of our ancestors. If we have achieved renown on our own account we are quite sure that we must have had sturdy and distinguished forebears to account for our being such fine fellows.

As the question has been looked at, however, dispassionately and scientifically from a biological point of view, certain cold and congealing facts have thrust themselves into our rosy dreams of pedigree and illustrious ancestry, like icebergs into a summer mist. First, there is no such thing as a pure, distinct and separate human strain or family, unmixed and unmingling with the other strains about it, any more than there is a pure and distinct and separate race. The only race that ever either became or stayed pure was a race that was too cowardly to steal or too poor to buy the women of other races, or was too homely for any neighboring race and rank to wish to steal theirs. All the strata of every human community within fifty miles of each other have perpetually and furiously intermixed and intermingled, legitimately or illegitimately, like the water in a boiling pot; and of late years the diameter of the pot has increased from fifty miles to five hundred or a thousand.

Love literally levels all ranks, regardless of the law or the church; and the purest and bluest blood of the land is to be found in the veins of the meanest peasant, while the brilliantly beautiful daughter or the gifted son of the peasant has married in every generation into the proudest and most exclusive circles. Take any individual standing at any level you choose in any modern community, follow out his blood currents in every direction, and you can link him alike with the highest and the lowest in the social scale. Any individual born in any community has mathematical possibilities of possession of any of the qualities, best or worst, possessed by that entire community. The upper and the lower five per cent—the scum and the dregs—of any community or nation show a certain amount of tendency to segregate and marry more frequently among themselves than with the intermediate

It May Take Three Generations to Make a Gentleman; But When You Have Made Him He Is Generally a Fool and Always a Parasite

strata; but the handicap against the child born in the lowest stratum—except where both parents are feeble-minded or otherwise degenerate—is seldom more than ten per cent, while the handicap in favor of the child in the best and most exalted stratum is scarcely more than the same amount. Every class has its degenerates, its defectives and its failures—and every class its brilliant successes and its geniuses.

The next great, new landmark, of which we are only just beginning to grasp the bearings, is the discovery that acquired characteristics are not inherited or passed on to the next generation—that is to say, whatever graces and accomplishments may have been added to the children of our superior families by training, feeding and example will count for nothing in the way of transmission to their children. Favorable surroundings—even the most favorable and luxurious—are only of value in making a family great in so far as they permit the development to the highest degree of the qualities with which its individuals were born. Considering that the probabilities of the children of great men being themselves great and of especial value to the community are only about ten or fifteen per cent greater than the probabilities of the average child, the enormous and wasteful sums of money lavished upon these favorites of fortune would have been vastly more profitably expended in raising the general average of comfort of the entire community and giving such geniuses and leaders as were born in the ninety-five per cent an opportunity to come to their full flower, instead of killing a third and starving or crippling another third, as at present. One of the silliest and most wasteful things a community ever did was to attempt to breed its great men, instead of buying them in the open market every generation.

Following and closely connected with this is our discovery of how little parents and grandparents actually contribute to the equipment and character of offspring. We used to count the influence of both parents together as about one-half and that of four grandparents as about one-fourth, and so on. Now we know the human individual is not a unit, but a mosaic of hundreds and thousands of different unit characters; that the pieces that make this mosaic have come down to us, not from two, three or five generations, but from twenty, fifty or a hundred generations; that the actual influence exerted upon the characters of the offspring by parents will scarcely exceed five per cent instead of fifty, as previously supposed. What is the use, then, of talking about illustrious and superior pedigrees when if we go back twenty-five generations all our pedigrees are practically the same—and at fifty generations absolutely so?

The delusion that blood alone will count and that the most important foundation for success in life is a distinguished ancestry dies hard; and for this there are several very obvious reasons. The first is that we are naturally and instinctively all attracted by high lights and brilliant instances. We fix our eyes upon the three, four or five really great men who have been admitted into exclusive circles, or born in them, in each generation, and we forget entirely the hundreds and thousands of utterly mediocre and undistinguished individuals who constitute the real mass of good society and the upper ten thousand.

If from among our hundreds of near kin, or thousands of remote connections, we can pick out one such individual we like to dwell upon him and to imagine that it is his blood that plays the dominant part in our veins, forgetful of the fact that, on cold mathematical laws of chance, we cannot possibly have more than one one-hundredth or one five-thousandth dilution of his illustrious spark in our own makeup. It is much more likely that we shall take after our ninety-nine undistinguished near relatives, or our four thousand nine hundred and ninety-nine forgotten nonentities in the way of ancestors, than after the single brilliant sport in our family group.

Two Hundred Years Behind the Times

AS A MATTER of cold statistical fact, genius, ability, talent and beauty are all distributed and occur upon the great law of averages. Given a sufficiently large number of individuals, mounting up into the thousands and millions, and you will find a certain number of individuals occurring among them who will be of the highest type of mental, moral or physical perfection; a somewhat larger number who will be of the second-best type; a huge mass of average grade or moderate ability; and finally, at the other extreme, a small handful of defectives and degenerates. Great nations have usually produced greater men than small nations, simply because they had a larger mass of material to select from and a wider range of variations. The great college can always put up a stronger, swifter and heavier football team than the small college for the same reason. The largest racing stables and breeding kennels are the ones that furnish the greatest number of champions.

The broadest and most statesmanlike course on the part of the biological engineer—the racebuilder—is so to diffuse and distribute the wealth and the resources of the race as to give to the largest possible number that measure of comfort, of nutrition and of favorable surroundings that will enable such geniuses and such individuals of ability as are born to grow up healthy and vigorous; and to develop to the highest possible degree such exceptional powers as they are born with. That is the deep and significant meaning of our splendid system of public education—the common schools: equal training for every child born, in every rank or class of the community.

Times have changed since the Colonial days, however, and unfortunately we have not changed with them. Then wealth was comparatively equally diffused and few there were of our population who were not able to afford abundant food, good air and wholesome surroundings for all their children. Now, according to the best and most accurate estimates, about twenty to thirty per cent of our entire population are placed in surroundings and upon wages that will not permit a wholesome, reasonable and normal development of their children into the full possibilities of manhood and of womanhood; while another twenty per cent are apt to lose, through hardship and pressure and grinding stress, a considerable percentage of the possibilities with which they were born.

At the other extreme of society we find a small class, variously estimated at from three to five per cent, which possesses at least ten to fifteen times as much wealth

(Concluded on Page 63)

Billy Fortune and the Able-Minded Lady

By WILLIAM R. LIGHTON

ILLUSTRATED BY GAYLE P. HOSKINS

III

IF I COULD tell what's goin' on in the other chap's mind that's settin' on the other side of the table from me I wouldn't need to know what cards he's holdin' in his hand, would I? I've thought about that millions of times. Just cards are no good anyway. A man needs to hold a heap more than cards if he's goin' to play the game, don't he? There's nights when I've drew a steady run of straights and fulls and fours and all suchlike, but when I didn't seem able to hinder the boys from absorbin' all my chips somehow. That's because I depended on my cards. And there's other nights when I've got that snorty feelin' on me when I can take a busted flush and lose most of it on the floor, and then play what I've got left hard enough to scare the other man clear out of his chair, if it was old Father Abraham himself. That's because I don't depend on my cards. You know how it is.

She Didn't Hardly Seem Real, She Was so Little and so Kind of Dainty

What I'm thinkin' about now is that Ben boy. There was as much as three or four days after that first night when my mind seemed to be runnin' itself all out of breath with tryin' to keep up with him. He was sure one hard man to anticipate. No, he didn't seem to be concealin' any news from me either. He talked to me a big lot till you'd have thought he was tellin' me everything, but without tellin' me nothin'. It would be just a long string of nice confidin' information that I knew already. That kind of talk don't never do me no good. The only kind that's nutritious to me is when a man tells me something that hasn't never passed through my mind before. Ben didn't.

I can't say he was holdin' out on me about what happened. He'd said he was goin' to court the Able-Minded Lady, and he done it. That part was all right. But what aggravated me was his comin' and tellin' me about it—about what he'd say and what she'd say, and all the like of that—every time he'd have a séance with her. I knew he was doin' it. It didn't take a wizard to tell that. I didn't want him prattlin' to me about a thing I could see right before my very eyes. What I wanted to know was what he was keepin' in the back of his head. There was somethin' there. All the time he'd be runnin' on to me with his mouth I'd see that other thing in his eyes. I knew it was there, but I couldn't make it out—like the buried card in stud. I fair wore myself out with guessin' at it. I didn't think it was kind of him after I'd disgorged the proposition to him.

His courtin' the widow didn't interest me anyway. It was too conspicuous. It's funny about that, ain't it? Wouldn't you think that after a lady has had a few husbands she'd begin to get sort of familiar with it, so she'd appreciate some fine work in courtin'? But she don't, does she? No, sir; she ain't as particular with the last one as she was with the first. It looks as if it gets to be a habit with her so she don't want to change any. She ain't the same as a man, is she?

The Able-Minded Lady liked Ben fine. Anybody could see that. If it's a girl you can't always be sure, but if it's a widow you can. Instead of learnin' how to hide it a widow don't seem to have learned anything but just how to show it. Ben didn't have to lead up to it. The way she liked me had come on her kind of gradual, you might say; but not with Ben. Right from the first suppertime she'd got confidential with him—not just what she said to him, but her voice, and the way she laughed, and how she listened when he spoke to her, and all them things shucks!

The very second night she had on her other dress again when we come in; and after supper she let the dishes go for a spell while Ben was tellin' her fortune for her out of the flat of her big hand. You couldn't miss it. And the next night it was worse, because Ben wiped the dishes for her and then they pulled a mess of taffy-candy together in the kitchen. It was gettin' too peaceable for me so I drilled down to the bunkhouse by myself. The Daphne girl she'd quit and gone upstairs with a headache, she said. She'd been still all evenin' with it when I tried to get her started to talkin' to me. I didn't seem to care a lot. It was one of those times when a man ain't so very fond of anybody much.

I was layin' over on my bunk lookin' at the saddle pictures in the catalog when Ben come down. I just kept right on with the saddles. Nor he didn't speak to me for a while. Pretty soon he commenced to undress for bed, settin' on the edge of his bunk and pullin' off his boots slow, and then waitin' for a bit as if he was doin' some thinkin'.

"Billy," he says, by-and-by. "Oh, Billy!"

"What?" I says short.

"Look here a minute, Billy," says he. It sounded right serious the way he said it. I let my catalog drop and looked over at him. He was humped down with his arms across his knees and his suspenders hangin' loose, and a deep pucker up between his eyes, and he was studyin' me steady.

"Billy," he says after he'd done some hesitatin', "you mustn't take any offense because none's meant. You won't, will you, old man?"

That's a remark I never did like. Whenever anybody asks me not to take offense at what's comin' I know I'm just naturally goin' to. I expect that's human. I didn't promise Ben I wouldn't. I just kept my mouth shut and left it up to him.

"It's this way, Billy," says he. "We've made fun of Mrs. McGee between ourselves. There's no harm in that. She is funny someways. But she's really an uncommon woman. I didn't understand her at first, but I'm beginning to now. She's big-hearted and she wants to do what's right, and she's a real friend of yours. That's why I don't want you to make a mistake about her intentions now. You see she's feelin' under obligations to do the best thing toward all of us here at the ranch; and so don't it seem perfectly right that she should have something to say about how things are going?"

"Oh, rats!" says I. "Cut out the small talk. If you've got something to say to me get at it." I had enough of a grouch on me so I didn't want to listen to him doin' any explainin'. I could do my own explainin'.

"Well," he says, "really it sounds harsh; but she wanted me to insist that she wouldn't hurt your feelings for the world. There's nothing to it, Billy, except that she hopes you'll have sense enough to keep you from tryin' to make a fool of Miss Daphne. That's all."

There's times when I can't get rid of my feelin's with language. Most times I can, but not when I'm mad. I hadn't been feelin' none too gentle in my spirit for the last hour; and now to listen to him speakin' to me that way it felt as if he'd touched off my fuse. I begun to sizzle in my mind. I was sure hot. I had lots of words, but all of a sudden I didn't seem to know how to pronounce 'em. I couldn't do nothin' but lay there and gloat at him.

"Oh, that's all, is it?" says I after a while. "You're sure you're not omittin' nothin'? She just hopes I've got sense enough not to try to make a fool out of Miss Daphne. And that's all?"

"Yes, Billy," says he. He was real sorrowful about it, like he knew it was goin' to pain me.

"Oh!" says I. "And what else did she say about me?"

"That's about all," says he.

There's Nothin' That Weakens a Man Like Laughin'

"Yes," says I. "And then I reckon you and her went over the whole tale about it to each other and you coughed up to her everything I've told you since you come. I know! It must be fine to have got to be her confidence man so soon, ain't it? Must make you feel right proud to know you've come and wormed in under me with her this way, don't it? Do you know what you can tell her for me? You can go right straight to her and tell her she makes me gag. So do you. You and your taffy candy! You've got some stickin' to your chin right this minute. Wipe it off!"

With that I jounced over on my side and grabbed up the catalog again. I wasn't goin' to have another word to say to him. But he prodded me up to it.

"I'm very sorry you take it so hard, Billy," says he. I didn't want to get pitied by him. There's nothin' that'll take the crimp out of me any quicker than that. So I flopped back again and faced him.

"Who's takin' it hard?" I hollers at him. "You tell me that, will you? Who's takin' it hard? Me? Who do you reckon cares anythin' for that Daphne girl? Me? It ain't so and you know it ain't so."

"It isn't that, Billy," says he with his sad, sad voice. "You don't understand. Mrs. McGee isn't troubled about that; but she thinks the little girl is learning to care a great deal too much for you. The fact is, Miss Daphne has led her to believe so."

"What!" says I. "Oh, she never, either! She don't. Cares too much for me? How much is too much? Learnin' to care too much for me? Why you know how much encouragement I've give her. It ain't so. You're both just a couple of liars. Gee whiz!"

That's what I said. It didn't satisfy me. I'd expected my wrathiness to explode on him with just one big noise—boom! But there I was sputterin' away like a pack of firecrackers. I shut up my mouth tight. I was bound he wouldn't make me open it again, no matter what he said. I begun to look at saddles harder than ever, holdin' the book down in front of my face. I was plumb done with Mr. Ben Slater and his old tan-colored widow and I was goin' to quit my job just as soon as I could tell her so in the mornin'.

Yes, just exactly. Only the next thing I heard was a noise from over on Ben's bunk that sounded just like somethin' runnin' out of the neck of a full jug. You know how you're bound to listen to that; so I pricked up my ears and listened hard. The next minute I was peekin' around the edge of the catalog.

There he was layin' flat on his bunk, with one arm throwed up across his eyes. What I could see of his face was the color of a nice boiled ham and all the rest of him was shakin' with the big try he was makin' to hold it in. Before he could tell what was happenin' I was settin' straddle of his chest with both of my hands in his shirt-collar, joltin' him up and down with all the strength I could rustle into my arms. He didn't resist any. He couldn't. There's nothin' that weakens a man like laughin'. It's bad when he laughs out loud, but when he's laughin' internal it's a sight worse—and that's what he'd been doin' for a full quarter of an hour. He just hung limp in my hands and let me joggle him till I got through. And I'd joggled away all my madness too.

"Now, lookyhere, Ben," I says to him; "that's twice you've done it. That's two times you've fooled me on one subject. I ain't kickin' about that. I deserved it for lettin' you do it. But listen: I'm tellin' you that the man don't live that can do it another time. You hear me?"

He grinned up at me, wide as a saucer. "What's that?" says he. "Billy, I'll bet you five dollars I do—I'll bet you a month's pay I do."

"Three times hand-runnin'?" says I.

"Three times hand-runnin'," says he.

"And me sober?" says I.

"I don't care," says he. "Sober, boiled or pickled—you choose which way."

"You mean," says I, "that you're goin' to fool me again about this widow business? You're goin' to have me deceived about it once more and me not know it? That's what you're bettin' on, is it?"

"Yes, sir," says he. "Why, Billy, I know I am. It's bettin' on a sure thing. You save your money."

I Wasn't in No Hurry. I Was Busy, Too, Kind of Reconcilin' My Mind

"I'll take you for twenty-five," says I. And that was the way it stood.

"Anyway, Billy," says he after a minute, "I wasn't foolin' with you this time. She said it, just like I said she said it."

It made me catch my breath with the quickness of it. "No, you don't!" says I. "She didn't, I tell you. I don't care whether she did or didn't. I ain't goin' to believe you either way you tell me. Not twice in one night. But if she did say it what do you reckon she meant by it? Only remember that I ain't believin' you, not a word."

When he was tickled it was hard to tell which showed it most, his eyes or his mouth. They was both showin' it now.

"Billy," says he, "you've got to believe it because it's true. She's awfully worried about it because she says she knows Miss Daphne is nothing but an inexperienced child, and you're a man of the world who's used to the trick of fascinating every pretty woman he meets up with. She says it's just second nature with some men, and you're one of 'em."

"Dry up!" says I. "I ain't listenin' to you at all. What made her think I've got the Daphne girl carin' for me?"

"That part's easy," says Ben. He wasn't lookin' so comical now. "Honest, Billy, a man's got to be kind of careful about how he trifles. Mrs. McGee says she's noticed it and today she asked Miss Daphne about it. She had a long talk with her and the girl told her it would be awfully easy to fall in love with you. That's straight, old man."

I was sure he was lyin' to me, of course, but I believed him. There's some lies you can't make a man take any stock in just because he don't want to; and there's others you can't keep him away from believin', just because they sound good to him. It's the same way with the truth. There ain't any difference between a lie and the truth that way. A man picks out what he wants to believe and then believes it, without carin' which it is. Ain't that the truth?

"Well, anyway," says I, "the widow, she ain't scared about who she falls in love with, is she? You wouldn't think she'd be so brash tellin' other people what to do, with the judgment she shows herself."

He was grinnin' again at that. He could say a lot with a grin; but he didn't say nothin' else to me.

"How far are you expectin' to go with it?" says I.

He pulled his shirt off over his head before he answered me. When he'd got it off his grin was all gone and there was a sort of a faraway look in his eyes.

"Who knows?" says he. "There's comfort here—solid, simon-pure comfort. When a man's weary with other things doesn't comfort appeal to him? You think it's a big joke; but why should a man struggle to break through a thorny wilderness when there's a smooth trail marked out before him and the goin's good? You tell me that."

"I won't," says I. "Only I've met up with a heap more sinfulness by travelin' the trails than I have in the brush. Whenever I want to seek tribulation I always hit a trail for somewhere. I'm tellin' you."

I couldn't get it out of my head, somehow, what he'd said to me about the girl. All the next mornin', whenever I had time, I was debatin' about it to myself. When a man does that about a thing you know he ain't convinced.

"Billy," I'd say, "you know it ain't reasonable her thinkin' that way about you." "No," I'd say, "but it ain't so terrible unreasonable either, is it?" "Yes," I'd say, "that's true too. And, anyway, it ain't the reasonableness of a thing that makes it seem likely with a woman." "No," I'd say, "no more than it is with a man. You can't judge that way." "But look here," I'd say, "it's only a week since she was weepin' to you about Mr. Montgomery Sims, of Chicago. Don't go overlookin' that." "I ain't overlookin' it," I'd say; "but then different things keep on happenin' in this world. You know they do."

That was about as far as I seemed able to get with it—just nowhere. Plain thinkin' never helps much; it's the way you act when things come up that counts. It was along in the middle of the afternoon before I could get my mind cleared up any.

I'd been out across Number One pasture lookin' after something, and I come back by the place on the creek where the big cottonwood grows close by the water and the big ledge-rock hangs over. There's where I let my pony stop to drink; and while he was drinkin' I eased myself in the saddle, lookin' around and enjoyin' it.

She was keepin' as quiet as the rest of the place; but I caught sight of her—the Daphne girl—settin' with her little back up against the tree trunk and her hat beside her on the ground, and her lovely hair loosened up in the soft wind. She didn't hardly seem real, she was so little and so kind of dainty. But she smiled at me, and I rode over to where she was settin' and got down out of my saddle.

She'd been cryin'. There's some women that you don't care much about lookin' at them times, not till they've got theirselves fixed up again afterward; but it didn't disfigure her none. It just made her seem all the littler and more as if you wanted to watch out over her. She wasn't tryin' to hide it from me. I don't know; but mebbe she knew it wasn't injurin' her looks.

"What's the matter?" I says to her. "Say, you're a right long ways from home. You ain't lost, are you?"

She shook her head at me. "No," says she, "not lost. I wish I were."

"Oh, gee!" says I. "Is it as bad as that? Then it must be pretty bad. Can you tell a man what it is?"

She commenced to dab at her pretty eyes with a little bit of a foolish handkerchief. "It's nothin'," she says. "I'm just miserable, Billy. Everybody seems so happy but just me."

You ain't always interested in hearin' a woman talk like that, are you? The Able-Minded Lady couldn't have said it and coaxed any sympathy out of you by it, could she? But seein' the Daphne girl unhappy would make any man want to do what I done—set down beside her and commence to feel melancholy with her.

"Is that all?" I says. "Ain't there nothin' special gone wrong? Can't a body help any? You know I'd be glad to."

She kept her handkerchief over her eyes with one hand and held out the other one toward me. I couldn't see what she'd do that for if she didn't expect me to take it; so I took it and held it with mine. And then I held it some more. She didn't make a bit of a move to pull it away from me. In a minute I was sort of playin' with

the soft little pink fingers. She let me do that, too, till pretty soon she'd got her eyes dried. Then she took her hand back and begun to fuss with the loose ends of her hair.

"You're the only one that's been kind to me, Billy," says she, "and I'm awfully fond of you for it. You're the only one that seems to care. You just make me like you."

Well, that was all right; but it didn't clear up my head much. I knew she'd go on and say some more if I waited on her; and after a little while she did.

"Isn't Aunty ridiculous?" she says. "I thought she was going to help me after she'd found out about things. But she doesn't. She only makes it harder for me." She set her hat up on top of her little head and give it a savage jab with a long pin. "Have you noticed her and that man?" she says.

"Who? Ben?" says I. "Why, yes, I have some. How do you mean?"

She give a funny little sniff. "Wouldn't you think," says she, "that Aunty is old enough to keep from letting him make an old fool of her? That red-head! I hate red, don't you? And he's a perfect stranger to her. How does she know who he is?"

I had the inside of my lip caught in between my teeth and was bitin' on it hard—so hard that it hurt. I had to. Bein' sad don't keep you from wantin' to laugh sometimes. I sure wanted to laugh real bad.

"Don't you think he's a nice man?" I says.

She made a cross motion with her little head. "Maybe he's nice enough," says she. "That isn't the point. I think it's perfectly scandalous the way they behave. Did you see her lettin' him take her hand the other night right before us? I'd be ashamed. But they both acted as if they enjoyed it. Don't you think it's horrid?"

"Oh, I don't know," says I. "There's different tastes. I've saw a lot of funny folks in this world doin' a lot of funny things; but the folks that people fall in love with always struck me as the very funniest of the lot."

She looked up at me with her pretty eyes wide open. "You don't suppose they're really in love with each other, do you?" says she. "Not the real way, Billy?"

"There's different ways," says I. "Ain't they all real?"

"Why, Billy!" says she, and her big eyes looked as if they was just brimmin' over with trouble; "how can you talk so? You know it isn't true." Her little chin commenced to tremble and a poor little tear started down her cheek. "It makes Aunty so perfectly heartless with me," says she. "She used to talk to me about my being so wretched as if she really cared; but she doesn't now. She only scolds at me when she talks to me at all - just as if I were nothing but a child!"

"Well," says I, "but what about Mister Montgomery Sims? Ain't he goin' to make good, don't you reckon? Ain't he wrote to you yet?"

She was lookin' down in her lap with her little fingers puckerin' at her skirt, makin' a row of fine wrinkles, like a woman does sometimes when she's meditatin'. She shook her head.

"No," says she. "Of course he couldn't write to me, Billy. I told him not to. Aunty would know then, don't you see?"

"If he was a live one I should think he could find some way," says I. "I would if it was me." She didn't say anything to that, but kept on wrinklin' up her dress. Pretty soon I took a brace on myself. "Look here," says I, "do you like him yet?"

It was quite a bit before she got around to answerin' me. "Yes," she says, so soft I couldn't hardly hear it.

"Honest-true?" says I.

"Yes," she says again, almost under her breath.

"Better than you could like anybody else—any other man, I mean?" says I.

She looked at me now, straight and clear, right in my eyes. "Yes," she says. "I love him, Billy, honest-true, with all my life better than I could love all the rest of the men on earth, all put together. I love him!"

"Oh!" says I; "I didn't know. Excuse me. Yes, of course! Well, there wasn't no harm in askin', was there? I just thought mebbe ——"

I wasn't tellin' her anything, was I? But a woman has got ways of gettin' at you even when you're ramblin'. The look in her eyes showed me she'd sifted it out—it was sorry and gentle and kind and friendly; but it was what you might call horrible conclusive.

"No, Billy," she says real soft. Just that and no more. But it was aplenty. I didn't coax for any more of it. I just stooped down and gathered me a handful of pebbles and started to flip 'em into the water with my thumb.

"That's all right, then," says I. "I'm your friend, little girl, and I'm here to do whatever you tell me. Don't you get discouraged. Mebbe we can figure some way. Come on, now, and let's poke along home."

I put her up on my saddle and walked alongside of her. We didn't talk much at the start; just took a few dabs at it, now and then. She was gettin' herself arranged so she'd look right when we got there—pullin' and smoothin' at her hair, and her dress, and her ribbons, like a woman does. They don't attend to you much when they're doin' that. I wasn't in no hurry. I was busy, too, kind of reconcilin' my mind.

No; I can't say I'd been shocked none at findin' out it wasn't me. I hadn't banked on its bein' me. I'd asked her just to make sure, more than anything else, I reckon. It would have bothered me quite a bit for a while to find a way out of it if she'd showed me I was in it. I've had dozens of 'em say one thing to me and dozens more of 'em say the other thing. It always makes me feel a heap more complicated, somehow, when they tell me "yes" than if they don't. If they tell me "no," I can just go on about my business and no hard feelin's. They don't expect anything of you then, do they? But it makes you feel responsible when you've got some responsibility, don't it? Do you like that? Wouldn't you a sight rather have it so that whenever the fit's on you you can just cinch up your saddle and light out, and know you ain't leavin' no heartache behind you nor takin' none with you? Why, sure!

But it's like when Pap used to say, "I'm doin' it for your good, son." It makes you feel licked while it's happenin', don't it? And you don't relish that. A man can't. It ain't just that your pride gets set back at findin' you don't stand quite high enough with some nice girl. That's part of it, but it ain't all. There's something else that you can't quite give a name to, ain't there?

Why do you guess I keep on prospectin' with 'em? What? A wife? Me? And a home? A home! And mebbe little children—mine? Lord, Lord, no! Don't, don't! That's nothin' but one of them dreams I was tellin' you about that I've watched in the blaze of a lonesome campfire out on the range. They're lovely; but the fire always dies down on me. And then pretty soon it's gray morning and I've got to break camp and hike.

Nope. I can't see but the only way is just to keep on lovin' 'em all, the way I've been doin', and treatin' 'em as square as they'll let me. Mebbe it'll come out all right in the Big Wash after a while. Anyway, let's quit this. I don't like grief.

By the time the Daphne girl had got her feathers smoothed out I was all ready to take interest again too. She was awful good to look at, settin' up there and smilin' down at me. In a minute the dimples begun to come and the pinkness.

"Billy," says she, "do you want to know what Aunty's been scolding me about—the last thing? It's you."

Then Ben hadn't lied to me after all. But I had to act as if it was news. "Oh—about me!" says I. "Scoldin' you about me? Why, what in this world!"

"About our make-believe," says she. "Isn't it funny? She was perfectly furious with me yesterday about it. She told me I had to stop it. She said she didn't see how I could be so utterly unfaithful to Montgomery if I really loved him. Isn't it awfully funny?"

"Terrible," says I. "Did she say she wanted you to be faithful to him?"

"That's what I asked her," says she; "and she told me no, of course not; but she did think I ought to show him a decent respect."

I had to laugh. "She's got her wires crossed, ain't she?" says I. "She's gettin' this mixed up with bein' a widow. But do you want me to let up on the pretendin'? I can, if she's goin' to get sore about it."

Her little chin went up in the air. "No, sir!" she snapped. "You keep right on. I didn't give her any satisfaction yesterday and I sha'n't."

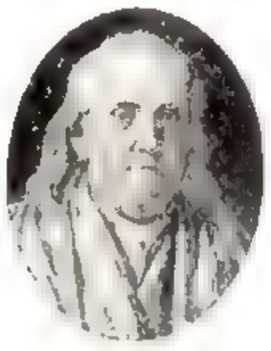
"I expect Mister Montgomery Sims is thinkin' you ain't showin' respect," says I. "He must suspicion by this time that he's passed plumb out of your mind. You ain't wrote him but one letter in more than a week. If it was me, now, over there in Chicago, and you was here, I'd not be contented with just one letter, I don't care how fat it was."

She give me a quick look and then she looked away. When she spoke to me it was with a thin, tired kind of a voice. "Billy dear, of course you're right," says she. "Oh,

(Continued on Page 45)

Yes, Sir, Right in Broad Daylight, a Full Hour From Sundown, They'd Knocked Off Work and Was Pitchin' Horseshoes

THE SATURDAY EVENING POST



FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1 50 the Year Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $1 50 the Year Single copies five cents.

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, $2 75. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, APRIL 29, 1911

The Time to Swear Off

PERHAPS nearly all New Year's resolutions perish early because they start at the worst possible time of the year. The weather is dead against them. In northern latitudes nothing will grow at that season. The tender budlet of resolve instantly encounters January's cruel temperature. Then come the chill, discouraging slops of February and the outrageous bluster of March. Nature herself on January first is in no reforming mood. On the contrary, she is about to indulge in her most demoralizing benders. Nor is the Gentle Spring of the calendar an admirable or inspiring character. Her conduct, in fact, exhibits everything but that constancy which is the basis of good morals. Far from furnishing an improving example to others, she cannot hold to her own good intentions two days in succession.

If you are going to reform by the calendar at all May first is the right time. In this part of the world, the year drops all variable foolishness then and settles right down to its job with a long, strong pull. Having settled right down to the job, it naturally becomes genial, beaming, contented, and has no more trouble to speak of during the rest of its life.

Another and still more urgent reason why May first is two hundred and forty-five times better than January first as a period of reformation is because it is that many days nearer at hand. The difficulty of reform increases according to the square of the distance. The chance of succeeding at it is always a little bit better today than it will be tomorrow.

An Unwarranted Assumption

SAYING "It's human nature," as though that implied an unalterable condition, is a poor way out of any difficulty. Lincoln, so wise in many ways, said more than once, "You can't change human nature," as though the bad in it must always exist along with the good. The German chancellor, however little he may share some other things of Lincoln's, evidently shares this fatalistic view. The three-hundredth anniversary of our translation of the Bible was made the occasion for some declarations by English and American statesmen in favor of universal arbitration; but Chancellor von Bethman-Hollweg said: "General disarmament is an insoluble problem so long as men are men; it will remain true that the strong will prey upon the weak."

In effect, that is, he said: "You can't change human nature"—and so dropped the subject. Now this is a singular doctrine for the occasion that called forth the peace declarations. If human nature cannot change, why celebrate the anniversary of a book whose most vital message consists precisely in asserting that it can?

As a matter of fact, human nature does change. When Frederick was laying the foundations of the German Empire it was human nature to work as much destruction as possible upon an enemy—by burning defenseless villages, wantonly ruining the peasants' crops, and so on; but present-day human nature condemns wanton injury to non-combatants. No doubt intelligent Iroquois Indians of the seventeenth century believed that to torture a captured foe was simply human nature and would be practiced "so long as men are men." If human nature does not and cannot grow juster, kinder, wiser, why all this aimless pother called civilization? Blaming things on human nature is a shabby subterfuge for a private individual or for an imperial chancellor.

A Bricklayers' Strike

AN INGENIOUS contractor, it appears, thought out a better way of laying bricks. It was high time, for he said the method had not been changed in two thousand years. By some rather simple mechanical helps a first-class workman, under this method, can lay three times as many bricks in an hour as by the old method. This certainly looks like efficiency. But along with this method a different wage scale was introduced, so that the strongest, most skillful workmen earned seventy-five cents an hour while those of ordinary capacity earned only fifty-five cents. Men of ordinary capacity will always constitute a majority in any numerous body, and the union voted to strike against the new method.

This has been characterized as a rank injustice to the strongest, most skillful bricklayers, who might be earning seventy-five cents an hour instead of only fifty-five cents; but it is exceedingly doubtful whether the strongest, most skillful men could earn even fifty-five cents if they did not have back of them the union, with its majority of ordinary workmen. How much of his fifty-five cents does the most skillful bricklayer really owe to the mere ordinary fellow-workmen, whose loyalty has built up the union through many years and made it powerful?

We suppose the strongest bricklayers, following the traditions of trade unions, will cheerfully acquiesce in the judgment of the majority—being sensible that their progress and security ultimately depend upon it. We wish the strongest men in some other walks had as lively a sense of indebtedness to and dependence upon their ordinary fellows.

No doubt the improved bricklaying method, if it does what is claimed for it, will be adopted, even though it temporarily reduces the total quantity of labor employed in bricklaying; but the conditions of its adoption will probably be those which are judged by the majority to be best for the mass of bricklayers.

The Broadway Drama

TO DESCRIBE play-writing in the United States as in a meager, withered or depressed condition is, of course, grossly inaccurate. On the contrary, undoubtedly play-writing flourishes here as nowhere else in the world; but, with exceedingly rare exceptions, the plays are not produced. We have a native dramatic output, which not only excels that of any other nation in extent but is practically beyond reproach, because it never gets out where reproach can see it. For this extraordinary situation playwrights blame the managers—just as superficial critics blame Mr. Morgan and Mr. Rockefeller for the untoward things that happen in Wall Street. In both cases the fault really lies not with individuals but with the system.

To produce a play in New York costs six thousand dollars a week. A handsome theater, centrally located and charged with enormous ground-rents, must be engaged. A company of players—usually containing two or more of high reputation and high salary—must be specially engaged. All the scenery must be specially designed and built for that particular play. In other words, the manager must stake a large sum of money on every play he brings out. Naturally, when he opens the manuscript of an untried play the temperature of his pedal extremities drops to zero. Every experienced manager walks with a peculiar gait. His feet are permanently frozen.

Suppose a publisher had to stake anywhere from ten to twenty-five thousand dollars on every novel he brought out—printing it on handmade India paper from specially designed type and binding it in vellum. Imagine, then, the glassy-eyed doubts with which he would regard every new manuscript. When plays are produced at much less initial cost—as they might well be under a stock-company system—more new plays will be tried out before an audience; but not until then.

The Nation's Timber Bill

A REPORT by the Department of Commerce and Labor points out that forty years ago three-fourths of the timber now standing in the United States was publicly owned, but now four-fifths of it is privately owned; and the value of this privately owned timber is approximately six billion dollars. The timber has passed from public to private hands by direct grants to railroads and canals; by direct sales at a dollar and a quarter an acre; and under laws that were intended to distribute public lands in small tracts to homesteaders, but which, so far as timber lands are concerned, merely transferred title to big holders at nominal prices. Under the timber and stone act the Government parted with twelve million acres of timber land, of which fully ten million acres were transferred by the entrymen to large holders.

Among other particular instances, the report mentions one thirty-five-hundred-acre tract in the Northwest, which was "assembled" from the entrymen in 1896 at a cost of eight to nine hundred dollars for each claim of one hundred and sixty acres, and is now valued at forty-one thousand dollars for each hundred-and-sixty-acre claim—a fifty-fold increase. Another tract of five thousand acres was "assembled" in 1892 for twenty-four thousand dollars and is now worth one million dollars. Southern pine that the Government sold at a dollar and a quarter an acre is now worth sixty dollars an acre. Douglas fir that the Government gave away or sold for two dollars and a half an acre is now worth one to two hundred dollars an acre.

The greatest of all holders of this immensely valuable standing timber is that worthy old pioneer and homesteader, the Southern Pacific. From Portland to Sacramento you may travel on a fast train all day and all night and part of the next day—and during a large portion of the way the timber lands, for thirty miles on both sides of the track, belong to this deserving settler. You can easily imagine the venerable Southern Pacific as passing its declining years there in considerable peace and plenty. Only a little behind the Southern Pacific in extent of holdings comes the Weyerhauser Timber Company. These two concerns, holding between them more than two hundred billion feet of standing timber, are not much inclined to sell. Mostly they prefer to hold for still higher prices.

If the standing timber is worth six billion dollars the public, of course, will have to pay that much for it as it builds its houses, fences and sidewalks—the same public that kindly handed the same timber over to the private owners. If they hold for still higher prices, then the public will have to pay more than six billion dollars to get back its timber. This is one way to make capitalists.

Law and Speculation

CONCERNING an act recently passed by the upper house of the Illinois legislature, a press dispatch from Springfield says, with admirable caution: "It is supposed to be aimed at the puts-and-calls business."

Perhaps a mere supposition as to what it is aimed at is as far as any conservative persons—including the senators who passed the bill—would care to go. It is rather well known, however, that for a long while various legal things, such as acts of the legislature and decisions of the courts, have been aimed at the puts-and-calls business. The point to which we wish to call attention is that none of these legal things has ever hit the mark. They have, indeed, put the mark to some slight inconvenience, such as forcing it to change its name half a dozen times and to take to telegraphy; but they have never really hit it.

The transactions popularly known as puts and calls are said to have been invented by Russell Sage. Many years ago they flourished on the Board of Trade under their original name. Later, owing to legal pellets, they assumed different names and slightly different forms; but we believe there has never been any extended period when puts and calls were not to be had at the foot of La Salle Street by anybody with the money to pay for them. We believe, also, the statutes of Illinois still contain an ancient and formidable act, which forbids anybody to "corner" grain or other commodities—and threatens to punish him with a fine of ten dollars if he disobeys! Popgunning at speculation is one of the law's lighter diversions.

Know Your Own Town

TIME out of mind, fairs, feasts, pictures, speeches and literature for the purpose of booming a city have been common. Undoubtedly they have been useful too; but booming necessarily consists in showing only the bright side. The recent "Know-your-city" exposition in Trenton was different—and ultimately even more profitable. A week was set aside for the purpose of acquainting the people of Trenton with the city in which they live. There were exhibits of Trenton's history and progress, and of her varied industries. Many a good citizen who thought he knew Trenton viewed these exhibits with surprise and an increase of civic pride.

These things to be proud of, however, are not all of Trenton or any other city. Knowing them doesn't comprise knowing the city. So other things were exhibited—too high a deathrate from diseases of the digestive system which are largely preventable; too high a deathrate from tuberculosis, raising doubts as to housing conditions; the ugly streets and dwelling places were shown as well as the most attractive. Undoubtedly many a good citizen was surprised, also, by these exhibitions of the seamy side—and inspired with sobering reflections as to whether something couldn't and shouldn't be done about it.

We referred, in a recent number, to a correspondent who wanted to do some good in his own vicinity and asked how busy men with the same wish could find out what there was for them to do near at hand. The Trenton exhibition seems an admirable answer to that question.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Number Three

THE advent of Mr. Charles Dewey Hilles, as Secretary to the President, seems to have been unaccompanied by any considerable amount of conversation concerning Assistant Presidents and the like; in fact, Mr. Hilles appears to have taken the job at the job's exact worth, and has not, so far as has been observed, attached any frills to it in the way of fancy designations.

The Assistant President business was a cute little conceit of Mr. Charles Dyer Norton's; and it made a hit with nobody, so far as known, except Mr. Norton himself—and especially not with the Tafts. However, we learn that Mr. Norton, having assisted the President notably in various ways—particularly with that letter to his Iowa correspondent, in which Mr. Norton set out eloquently the fact that, although Mr. Taft had discriminated against the Progressives in Congress, he had repented and wasn't going to discriminate any more—has sunk gracefully into the maw of high finance and is to be vice-president of a bank in New York, where undoubtedly he can do a lot of assistant-presidenting and mayhap get away with it—mayhap.

When Mr. Taft felt impelled to make Secretary Carpenter envoy extraordinary and minister plenipotentiary to Morocco he canvassed a number of men for Carpenter's place. The two to whom he gave most careful consideration were Mr. Norton and Mr. Hilles, both, at the time, assistant secretaries of the Treasury. Each was urged on him, but the choice fell on Norton. Now that the ax has fallen on Norton also, naturally Mr. Taft turned to Mr. Hilles, whereupon the friends and promoters of Mr. Hilles have occasion for a few pleasant I-told-you-sos—if any of them have the nerve to I-told-you-so the President. They'd better smile when they do.

Still, Mr. Hilles, although all hands are discreetly silent about it, has a furbelow or two to his job. He is going to be Secretary to the President and Political Manager to the Same—a political manager being needed, it seems, inasmuch as Mr. Taft desires to be renominated in 1912. Hilles undoubtedly will assist the President, but he has put out no press notices and hung out no banners acclaiming himself Assistant President, whereby he acquires merit and scores several on his predecessor.

Mr. Hilles was born in Ohio, which starts him right. Moreover, he was once a newspaper reporter, which adds sixteen to his string. Combined with these two distinct advantages are several other attributes, which tend to establish a bow of promise over the Executive Offices, where the first Taft secretary was as modest as a shrinking violet, and where the second Taft secretary was as modest as an oleander tree in full bloom or a few acres of poinsettias. Judging from the record of Hilles in the Treasury Department and his record before he came there, he is a most capable, energetic, likable and efficient citizen; and hope is springing in every breast that must be toted by its owner into or near the Presidential presence.

Now Will Uncle Joe Behave?

HILLES was a good deal of a chap in his line before he went into the service of the Government. His specialty is children in their various aspects—and especially children who are defective and need care, conservation and correction. After he had acquired a firm foundation for his future career by his newspaper training, he became superintendent of the Boys' Industrial School at Lancaster, Ohio. He went to Dobbs Ferry, New York, from Lancaster, to become the head of the New York Juvenile Asylum; and he was in that position when he took his place in the Treasury two years ago. He was an effective administrator. During his time in Ohio and New York two million dollars' worth of buildings were erected at these institutions under his direction. He was and still is active in his work. He is now a director—or was unless he resigned when he went into his new place—of the New York Juvenile Asylum, the Dobbs Ferry Hospital, a member of the National Conference of Charities and Corrections, and of the National Conference on the Education of Backward, Truant and Delinquent Children; and he is also a member of the executive committee of the Playground Association of America.

He is an authority on child correction, government and education, which will help some when it comes to dealing with such fractious juveniles as Uncle Joe Cannon, Shelby M. Cullom, Sereno E. Payne, and other youngsters of Congress who infest the White House and cut up all sorts of didoes—not only there but in the big building up on the hill. One can see Hilles speaking kindly but firmly to Uncle Joe when that youth bursts into his room and turns a flipflap in the space before his desk. And when the President begins banging the table it will be worth while to hear Hilles' calm, even voice in reproof: "Willie!" That will be all—and that statement goes two ways.

The Secretary to the President has the hardest job in the universe, bar none, except the jobs of the assistant secretaries to the President. I remember once hearing an assistant secretary say: "Why, yes, to be sure—the hours are a little long and the work a trifle heavy; but," and he brightened perceptibly, "some days I have fully four hours to myself, when I can do anything I wish—sleep, or see my family, or any little thing like that." That is about the way it works out; but what cares Hilles? He is young, energetic, full of health and vigor; and he only gave up a place that would pay him twelve thousand dollars a year, which he had arranged to leave the Treasury and take, for one that pays him seventy-five hundred dollars a year and unusual opportunities for work.

Still, Hilles is a glutton for work. He dotes on it. When he was in the Treasury he actually shook that venerable institution to its foundations by the way he tore around the corridors and tore through the stuff on his desk. He was omnivorous. When the clerks had laid before him all the matters he should—according to the rules, precedents and conventions of the department—consider in a day, he would dash through the whole pile and yell: "More!" There was no stopping him; and the clerks held a meeting about it and protested violently. The idea that any assistant secretary should demand more work seemed to them preposterous. But the clerks liked him; and that proves much. When you get a bunch of clerks in any executive department in Washington to admit they like a superior it means that superior has been put to the acid test.

Hilles is a good-looking chap and has a crisp way about him that is rather taking. He listens well, talks well and is not prone to self-advertising. His two years in Washington have given him an understanding of the game as it is played; and his next two years, if he stays that long, will broaden that understanding a whole heap. He is likely to be an important figure in the politics of the country on the Republican side if he can manage his assignment, for he will have a great deal to say about the politics the White House will play and the politics the supporters of the White House will play.

When you come to think of it, though, the best one can do for Hilles is to wish him well. Nobody on earth who knows the trials, difficulties, vexations, opportunities for mistakes, opportunities for worse than mistakes, the problems, the petty jealousies, the big jealousies, the scheming and contriving, the unceasing labor, the submersion of personality, the chances for criticism his job entails, could congratulate him. It is easy to congratulate the President on having acquired Hilles—and right too; but to congratulate Hilles on having acquired the President is away beyond the mark.

However, he is young and vigorous and serious and ambitious; and he has three big records to shoot at. He may turn out another Cortelyou, or another Lamont, or another Loeb—and if he does his future is secure. Here's wishing he may do just that! But, if he doesn't—oh, what's the use? There will always be backward, truant and delinquent children. Race suicide doesn't apply to that kind.

He Has the Hardest Job in the Universe

Smuggling Forty Thieves

SERENO E. PAYNE, the co-author of the Payne-Aldrich tariff law, was traveling in France. Mr. Payne is much addicted to the solitaire game known as the Forty Thieves and he bought several packs of French cards while in that country. In France the customs officials held up Mr. Payne because he had made no mention of the cards in his declaration.

"I bought those cards for my individual use," declared Mr. Payne heatedly, "and I would rather throw them away than pay duty on them."

There was much consultation; and finally Payne was given a bill of seventy-five cents for duty and costs for failure to declare the cards. He is sore about it yet.

Presence of Mind

JOSEPH E. G. RYAN, the Chicago story-teller, was on a train coming across the continent that was held up near Reno. He says: "When the robbers came in the front end of the car, wearing masks and commanding everybody to shell out, I noticed two drummers who sat at the far end of the car. They had opposite seats.

"As the robbers came down the center of the car and all the passengers obligingly shelled out, the two drummers became very much excited. One of them tried to stuff his money in his shoe. A robber saw him and harshly commanded him to stop it. Just before the robbers reached the drummers one of them dug into his pocket, pulled out a roll of bills, took off three or four and handed them to his friend across the aisle, saying hoarsely: 'Exstein, here's dot fifty tollars I owe you.'"

What Was Wrong

A MAN who had been a long time as inspector in the immigrant service was given a desk at Ellis Island. A secretary went with the job.

One day the secretary handed his chief a letter to sign. The chief read it carefully. He came across the word "erroneous."

"What's that?" the chief asked sharply.

"Why, it's wrong," the secretary replied.

"Yes," snapped the chief, "I know it's wrong; but what is it?"

Musical Note

A MUSIC TEACHER in a New England school was trying to make the children in the fourth grade understand the value of a triplet—to get them to know that three quarter notes under a brace were equal to two quarter notes.

She couldn't make them understand; and finally, in despair, she asked: "What are three little babies born all at the same time called?"

"Accidentals!" shouted a small boy, with a vague remembrance of the lesson of a week before.

The Hall of Fame

¶ George Ade was a bell-hop, once upon a time, at a health resort in Indiana, where they give mud baths.

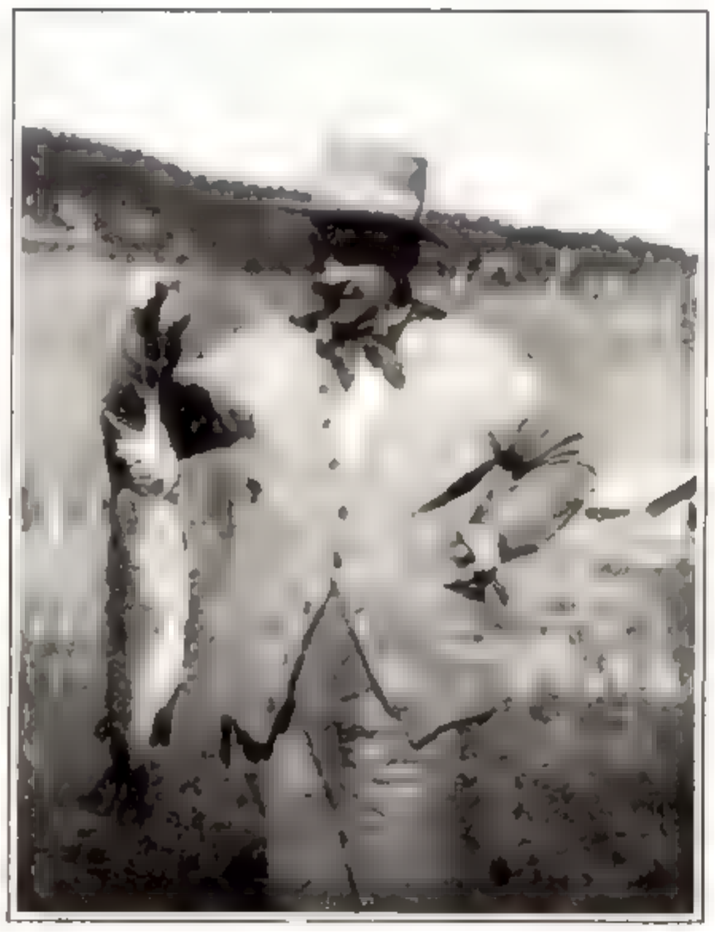
¶ Senator Boies Penrose, of Pennsylvania, goes hunting in the Rocky Mountains for two months every year.

¶ Representative James Cox, of Ohio, owns and edits two daily newspapers in his state, one at Dayton and one at Springfield.

¶ Walter Ely Clark, Governor of Alaska, intends to introduce the game of golf into his territory, on the theory that probably nobody up there can beat him.

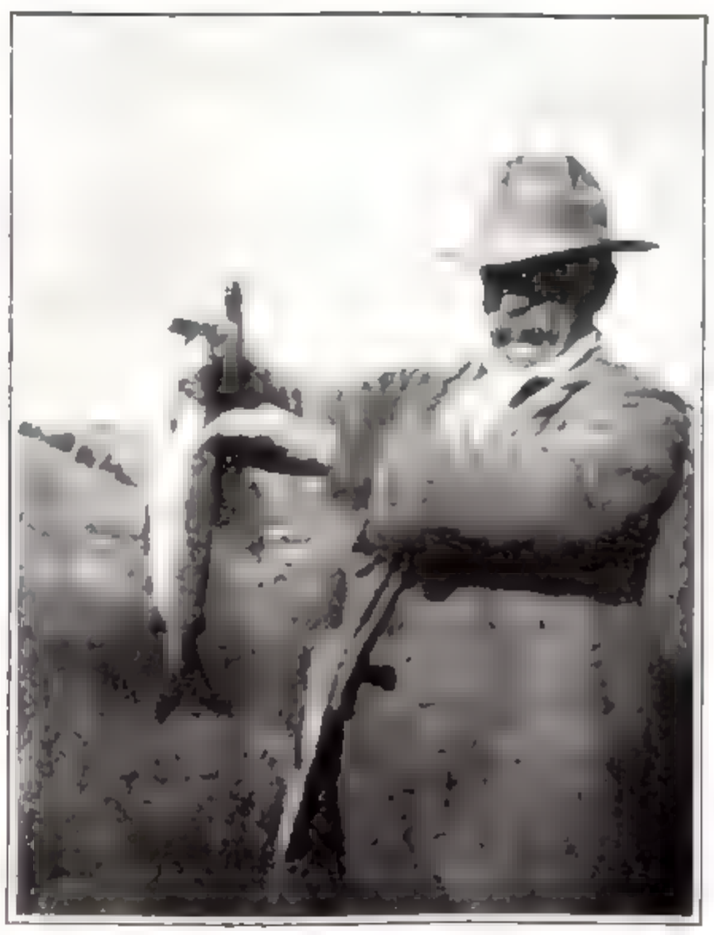
¶ Truxton Beale, of Washington, District of Columbia, and of California—who used to be a diplomatist, but is now retired—has recently been elected a regent of the University of California.

Three Tenderfeet Afishing Go



A Stage Fish

A Good Collector



There Was One Real Fisherman in the Party

By Samuel G. Blythe

"WHAT'S that?" shouted the Playwright, pointing to something incased in a long, narrow cotton bag the Saxon King held close against his breast.

"What's what?" quavered back the Saxon King.

"That thing you've got in your hand."

"Why, it's a fishpole."

The Playwright strode over with mighty strides. "Lemme see it!" he snarled and snatched the cotton bag. He untied the strings and pulled out a round piece of wood, with bright tin tips on each end and covered with baby-blue flannel. There were grooves in the round piece of wood—four of them—and each groove contained a length of bamboo.

It was worth while watching the Playwright's face as he examined that affair. The Saxon King thought if the Playwright could get an actor with a face as mobile as that perhaps the Playwright might put a play over. But nothing was said. At first his expression was contemptuous—oh! bitter, bitter with contempt; and then the contempt changed to scorn, biting scorn, and supercilious too. Then the Playwright laughed harshly—not a bit of mirth in it—a sort of a contumelious laugh that made the Saxon King shiver. After that his expression softened to pity; but insolent pity—not the real thing.

"For the love of Heaven!" he asked, holding out the pole. "Where'd you get this?"

"I bought it, of course."

"Where?"

"At a department store," hurried the Saxon King, "and it was the best they had. It cost three dollars," he added, not without a touch of pride. "They had some for one-seventy-five, but I took the best one."

There are no words in the English language to describe the look the Playwright gave the Saxon King. It was withering, shriveling, annihilating.

"Hey, fellers!" he shouted. "Come out here and look at the bargain-counter fishing rod this gink has brought with him."

They trooped out: the Politician, Turbulent Tom, the Harassed Host, Clam-broth Lan, George, the guide, the Irish Admiral, Pete, Tim, Jean, the cook; and even Togo, the Jap.

They all examined the pole, whipping it through the air, bending the tips, weighing it knowingly; and Turbulent Tom summed up the general idea when he said: "It ain't worth a hoot."

"What's the matter with it?" asked the Saxon King meekly, for he had never bought or owned a fishing rod before except those he cut in the woods when he was a small boy.

"You tell him," urged the Playwright on the Politician. "I haven't got the heart. Tell the poor guy. I'd be too rough."

"Wait," commanded the Politician; and he went into one of the tents and came out with an armful of ornate leather and aluminum cases. The Playwright dashed in and brought out some more. These cases they spread on the ground in bewildering array.

"Now, here," said the Politician, opening a leather case, "is a fairly good rod. It was made by Umteump, in New York, and it cost me exactly forty-five dollars."

"And this," broke in Turbulent Tom, "is a fine rod. It's a genuine Beegin and it cost me about sixty dollars."

"And mine," observed the Harassed Host, "I have had for thirty years. It was especially made for me after my own plans, and it cost sixty dollars too."

"Stand aside!" bellowed the Playwright. "Stand aside, all you pikers. Look at this, you poor ignoramus. This one is the flower of the most famous shop in New York. I sent to England for this one; and you go to a department store and buy a rod. Bah!"

"Gentlemen," sobbed the Saxon King, "if I do not miscall you, I apologize. I realize now that instead of going to a department store I should have gone to a jeweler's for my fishpole."

"Fishpole!" screamed the Playwright. "Get him away before I slaughter him! Fishpole! Rod! you outcast; rod! Remove him from my sight. Ar-r-r-r!"

The Playwright led the Politician and Turbulent Tom and the Harassed Host and Clam-broth Lan to one side.

"It would save time and trouble and annoyance," he urged, "if we should kill him now. You can all see plainly that some time during the camp this man's colossal ignorance about the science of angling will cause some one of us, who happens to be in his presence, to fall on him and rend him. I therefore suggest that, in order to save mussing ourselves up later and in order that we all may have a hand in it, we simply slay him now; then we can go on with our fishing undisturbed."

"No," argued the Politician; "let's not do that. That is unscientific. Let's take him out and humiliate him to death by showing him how real fishermen work."

So they agreed and an innocent life was spared far out there in Red Cañon, that opens from the Madison River Valley, in Montana. That afternoon they went into their tents and came out with satchels and bags and great masses of paraphernalia, and showed reels they bought by the carat, and books of flies they had made especially, and lines they imported themselves, and fishing coats and vests, and many other strange things—necessary, they said, for the proper enticing of fish from the water. They discoursed at great length on grizzly kings and Parmachenee belles and royal coachmen and doctors and Major Pitchers and black gnats, and leaders and phantom minnows and wooden bait, and many other things that were Greek to the Saxon King, who sat moodily by and smoked prodigiously, abased, mortified, crushed. His entire fishing outfit consisted of the department-store rod and a pair of rubber boots.

Thus the Saxon King learned what the real fishing bug is. He discovered why sporting-goods stores always look so prosperous. He saw that when a man gets to be a fisherman he also becomes a mild sort of a maniac, willing to spend for tackle and new wrinkles and all sorts of toggery money that he needs for bread. He looked for the first time on especially fitted bags, with trays in them holding expensive and shining lure of one kind and another. He gazed in astonishment on the precious rods that were handled so tenderly by their owners and prized beyond any other possessions. He understood in a vague way why they took their sport so seriously, although he did not understand how they could.

"I suppose," he ventured, after racking his brains for something with which to wedge into the conversation, "that a grizzly coachman is some fly, isn't it?"

They left him sitting by the fire, rising and walking away without even a reproach. Such ignorance was beyond any vocabularies they had. It was monstrous.

The afternoon wore on. Turbulent Tom was fighting his way through the cribbage game and the Politician was strapping his supply of dollar bills inside his flannel shirt when the Playwright came out to the fire.

"In the name of Peter Pan!" he said to the Saxon King. "Don't you know anything about fish at all?"

"Sure!" replied the Saxon, cheering up visibly over this notice of his existence. "Sure I do. I know how to cook a kippered herring."

Next morning Tim brought a wagon around and some saddle horses.

"What is it?" asked the Saxon King. "Where are we going?"

"After grayling," the Politician vouchsafed.

"And what are grayling?"

"Grayling, you idiot!" howled the Playwright, "are fish—f-i-s-h! What did you think they are—something that grows on trees or something you dig out of the ground? Don't you know, you saphead, that you came out here to fish for grayling?"

"Did I?" asked the Saxon. "Is that so? I supposed I came out to hear a lot of yaps talk about how they mortgaged their houses to buy a lot of fool fishing tackle."

"Fool fishing tackle!" screeched the Playwright. "Listen to him! Gimme that willow pole they soaked you with at the department store and I'll fix it for you."

So he took it and put it together and fixed on a reel and ran a line through the proper places on the rod and tied on a leader and three flies.

"There," he snarled, as he handed over the rod. "There's your outfit; and remember that reel is worth as much as seventeen of those rods. If you lose it I shall hold you for it."

"Better put on a cheap one," growled the Saxon King; "for when I get you alone I'm going to beat you over the head with this bunch of junk and that ivory skull of yours will probably break that diamond-studded reel."

"Gentlemen!" shouted the Harassed Host, "get in the wagon and do your fighting there. There will be no chance to run then and we trust both of you may get hurt."

On the way to the grayling place the Politician and the Playwright discoursed learnedly concerning grayling, which, it seems, are a cautious and exclusive fish found in but a few places in this country, one of said places being the Madison River and its feeder, Grayling Creek. Indeed

that was a sort of grayling headquarters apparently, for the ranch post-office was named Grayling, and Mrs. Pete Kerzenmacher, the postmistress, said she had caught plenty of them right in front of the post-office, which was the only building for several miles each way.

The Politician and the Playwright were full of grayling lore. They knew all about them and, it seemed, could call almost all the grayling there were by their first names. To be sure, neither of them had ever seen a grayling, but that made no difference. Your real fisherman doesn't have to see or catch a fish to know all about it. He knows by intuition.

They came to an abandoned log house, where a rancher had lived, and the Harassed Host said: "Here's the place."

"Where?" asked the Saxon. "I see nothing but a bunch of willows."

"Oh, get out, get out!" commanded Turbulent Tom, "and go straight through those willows. The creek is in the middle of them or on the other side of them."

"Now, Saxie," said the Playwright, holding out his hand. "Let bygones be bygones and come with me and I'll show you how to fish. You are a good fellow at heart, but your ignorance of fishing has made me weep. Perhaps, too, I have been too harsh with you. It isn't every one who can have the gift for fishing—the genius for it, I may say—that I have. So I forgive you. Take this second rod of mine and bring your own; and plunge into that clump of willows. When we get to the stream lean on me."

And the Saxon bit, bit as hard as any fish ever did in any water, especially any mullet or other fish of small discernment and mentality, and plunged into the willows. Plunged is the right word. If he had tried to walk or grope or glide or slide or worm his way through he wouldn't have penetrated an inch. Being bulky he plunged. The willows opened before him and closed after him. In a minute's time he was engulfed in a sea of willows, swaying gently in the breeze, making a soft, kindly, rustling sound, but in reality as cruel as Charybdis and as merciless as Medusa. There were branches that whipped his face and roots that tripped his feet. The topmost boughs tangled in those two cursed fishing rods, held high at arm's length.

Two yards from the outer edge and he was as hopelessly lost as if he had been thrown suddenly into the unexplored part of the Mammoth Cave. Those willows seemed alive. They showed an infernal ingenuity in getting in the way. They twisted themselves in every direction, clogged every possible path, swaying and rustling, but surely animate, for no inanimate thing could have been so clever in devising unexpected ways of tripping up. There were apparently miles and miles of them, acres of them, forest reserves of them, stretching in hideous complexity in every direction the eye could turn.

When a willow branch smote him in the face and he pushed it away it invariably returned and hit him on the back of the head. The rods caught at every step. The dead branches took off strips of skin. Hip rubber boots added to the difficulties of walking and all the time the willows purred and purred and whispered, and were exceeding villains. For half an hour he stumbled along, until his imprecations, for a time directed variously at the Playwright, the camp, fishing and himself, merged into one incoherent, roaring anathema that included every person, fish, bird, beast, tree, blade of grass, and all other things in the waters beneath and the earth above in the state of Montana.

"If I ever get out," he moaned—"if I ever get out of here I'll break these fishpoles over the head of that Playwright, and then I'll get an ax and chop him into little bits and feed the camp robbers with him." He crushed himself between a bunch of the shrubs and sat for half an hour devising methods of torture for the Playwright. He finally decided to massacre the entire camp except George, the guide, who was a good sort and would have to be spared in order to show the Saxon the way home; but he wasn't certain that he wouldn't eliminate George when they got near a highway that led somewhere out of the benighted state and make a complete job of it.

Having completed his plan of vengeance he rose and struggled on, for hours and hours it seemed. Many times he thought he was reaching the creek, but each time it was a delusion. He began to have visions of a purling stream full of fish that came up when he whistled and allowed themselves to be put in his bag. He saw mirages of beautiful lakes and himself on the edge of them merrily extracting huge trout therefrom, while beside him the Playwright and the Politician fished without a bite. His arms ached from holding up the fishing rods. His rubber boots weighed a ton each. And there was no end to it. A fine finish for an Eastern man who had always affected to despise fishing: dying in the underbrush in Montana and being found, years later, clutching two—not one—two—fishing rods in a shriveled hand.

He struggled on and on for hours, days, weeks, years, eons. Time meant nothing. All there was in life for him was an endless existence, pushing endlessly against endless willows that laughed at him, slapped at him, jeered at him, whispered taunts at him, engulfed him. Then suddenly he broke through a thicket and tumbled headfirst into the dry bed of a stream. There wasn't a drop of water in it—not a drop. He looked at the pebbles dully.

"Huh!" he said. "This must be Grayling Creek. I suppose you find them under the flat stones, like crayfish."

But he didn't look. After a long study of the sun, complicated with some procedure he had read about once in a boy's magazine concerning the way to tell directions with the hands of your watch, he decided to walk along the bed of the stream in the direction he thought the camp lay. He walked a mile or so, still holding those fishing rods high above his head—he was accustomed to it by that time and did it automatically, although his arm seemed to be entirely disassociated from his body—and, making a turn, saw Pete Kerzenmacher's log house another mile away. There are a good many fine buildings where the Saxon lives and he had seen others in various parts of the world, but at that moment Pete Kerzenmacher's shack dawned on him as the most beautiful specimen of architecture in the world.

It was easy then. Past Pete's and up the cañon a mile or so more was the camp. George had lighted the big fire when he got there and they were all sitting around it, smoking and telling of previous fishing exploits.

"Hey!" shouted the Playwright and the Politician together. "Where have you been?"

"Oh," replied the Saxon, "just down to the theater to see the moving pictures. Where did you suppose I'd been?"

"Well," said the Playwright, "we didn't know. Didn't get lost, did you?"

"Oh, no; not at all. It would be almost impossible to get lost down there on those asphalted streets; and, besides, the cops are very polite and tell you where to go, and the street signs are very plain."

"Cut it out!" said the Playwright, who really had a tender heart and had been worrying some. "Did you catch any fish?"

"Did I catch any fish?" repeated the Saxon King, assuming his most regal air. "I caught one, a whopping grayling. You will remember, I suppose, that that is what I went after—grayling."

"Let's see it," they all shouted.

The Saxon King stood back. "Now," he said, "before I show this grayling I want you all to keep out of this—all of you except this fishing expert, the Playwright, and this other Izaak Walton, the Politician. I don't want any of you old-timers butting in."

"All right," they promised; and the Saxon reached into his bag and took out his fish. "There it is," he said proudly. "There it is, as fine a grayling as you ever saw."

"By Jove, that's a beauty!" shouted the Playwright, dancing around; "and a sure-enough grayling too."

"A fine specimen," commented the Politician gravely and with that dignity and finality that marked all his utterances.

They hefted it and pointed out its peculiarities.

"But ——" broke in Turbulent Tom.

"Keep out, dod gast you!" ordered the Saxon imperiously. "Keep out, or you'll be sorry you spoke."

Turbulent Tom subsided.

"Now, boys," said the Saxon, "that's as good a grayling as you ever saw, isn't it?"

"Suits me," assented the Playwright.

"Me too," agreed the Politician.

"Well," howled the Saxon King, "I just wanted to show up you two four-flushing, atrophied, supercilious, patronizing, anthropoid, megalophonous dubs. I knew you were putting it all over me with your alleged knowledge of fishing. That isn't a grayling at all, you pair of minnow-catchers. It's a plain, ordinary whitefish and I bought it from Mrs. Pete Kerzenmacher. I never did find that creek at all, but I'm satisfied. I've shown you up; and after this you pipe mighty soft about fishing to me."

The Playwright and the Politician found it convenient to retire. After the tumult and the shouting had died the Playwright came over and stuck out his hand.

"Shake," he said. "It's all off. But, honest, bo, didn't you find that creek at all? Didn't you even see it?"

"No. Not a drop."

"Well," said the Playwright, "you haven't got anything on us. Neither did we."

"There's a place somewhere down here," announced the Harassed Host at breakfast the next morning, "where there are plenty of cutthroat trout. Let's go down and wet a line."

An hour later everybody was strung out along the river, the Playwright and the Saxon King being as near together as they could get, the Playwright casting skillfully and the Saxon King walloping the water wildly.

Presently the Saxon got a bite. He yanked up his pole, found he had a fish and began pulling in the line excitedly.

"Hold on!" screamed the Playwright. "Hold on! Put the butt of the pole against your stomach, keep the tip in the air, reel him in and let him play. Have some fun with him. You've got him! You've got him! Take your time!"

Fish Can be Bought Cheap From the Natives

Watching His Friend Lose a Big One

A Fair Imitation of Work

NEW SALAD TRY IT

Make a dressing of one egg, tablespoonful butter, half cup vinegar, salt, pepper, mustard to taste. Boil to thicken, stirring in two tablespoonfuls Underwood Deviled Ham. Pour over chopped lettuce, celery and tomato. Serve cold on crisp lettuce leaves. *Then*—

TASTE THE TASTE

How do we make Underwood Deviled Ham taste good? Well, we just take good ham that's been salted and sugared and hickory smoked. We boil it *en casserole* to save all the juicy ham taste. We grind it fine and mix it with the famous Underwood Deviled Dressing of mustard and 42 spices.

You serve it for luncheons, teas, quick meals. You take it on picnics, camping and fishing trips.

"Taste the Taste and Some Cookery News," gives 28 other recipes that are ecstasies of taste. Free for your grocer's name.

"Underwood's New England Sea Foods," tells of the suave sea taste of Underwood's fried Sardines in oil, mustard, tomato sauce or souse; Underwood's Clams in their own insinuating juice; Clam Chowder, etc. Free.

For 15c and your grocer's name, we'll send a 15c can of Underwood Deviled Ham to try.

Put Underwood's New England Sea Foods and Underwood Deviled Ham on your grocery list today.

William Underwood Company, 52 Fulton Street, Boston, Mass.

UNDERWOOD DEVILED HAM

Branded with the Little Red Devil

By this time the Saxon had the fish up to the grass that edged the river and he jumped in with a mighty splash, grabbed the fish with both hands and threw it over his head twenty yards back on the bank, tangling himself in the line. Then he scrambled out and galloped madly to the place where the fish was flopping in the grass.

"A trout!" he yelled. "A trout! Three pounds at least! A trout!"

The Playwright came over sedately, took out his pocket scales, weighed the fish and announced: "Two pounds and fifteen ounces. A fine mountain trout."

Then he paused; and, placing a hand on the Saxon's shoulder, he said gravely: "But, son, that is no way to catch fish. All the sport in catching fish is the joy of playing them and landing them skillfully and not snaking them out of the water the way you did that one. That's a piscatorial crime. You shouldn't do that."

"Oh, you make me tired," replied the Saxon King sulkily. "You evidently learned to fish at a correspondence school. Look here, you infernal fishing pedagogue, what is the object of fishing?"

"The sport of it, of course"

"Nix. The object of fishing is to catch fish; and I caught this one, didn't I? Well, you get off my foot."

The Playwright looked at the Saxon compassionately. Then he went back to his casting. Half an hour later he said: "I don't see much in this fly fishing. I am a bass fisherman, myself. That's real fishing."

"Huh!" sneered the Saxon. "You remind me of the man who always claimed, in July, that he was the champion ice-skater."

Fisherman's Luck

Just as the enraged Playwright was preparing to climb aboard the truculent Saxon the Politician appeared.

His loud cry of "Got any?" suspended hostilities.

"One—and a three-pounder!" announced the Saxon chestily.

The Politician examined the fish carefully. "A fine fish," he said; "almost as big as the one I lost up above."

"Oh, for the sake of Mike ——"

"Fact," broke in the Politician; "and I don't mean I lost him the way you mean. I landed him all right; and I had three grayling and another trout. When I was wading across the river at a swift place up there I stepped on a round stone, lost my balance, the twig I had the fish strung on slipped out of my hand and the fish were swept away down the stream. You didn't see them pass here, did you?" he concluded anxiously.

The Playwright and the Saxon stood and gaped at the Politician. Finally the Playwright threw up his hat, let out a yell and, rushing over, slapped the Politician on the back.

"New stuff, Bill!" he shouted. "New stuff! You're one of us! New stuff!"

"But," insisted the Politician next morning, "I really did lose them."

"Sure!" assented Turbulent Tom. "At least you didn't bring them in. That must mean you lost them. That'll be all right, my boy. Now I remember once, when you were out there before ——"

"I wonder who was nominated for governor of New York," broke in the Politician hastily.

Turbulent Tom said there was a telephone twelve or fifteen miles down the river, where they were building a dam across the cañon; and right after breakfast the surrey came around and the Harassed Host, Turbulent Tom, Clam-broth Lan, the Playwright and the Saxon King climbed in to go down to the dam and find out for the Politician, who had an engagement with George, the guide, to take a horseback ride up in the mountains.

"Let's take a couple of rods along," said Lan. "We might throw a fly in any good-looking water we see on the way down."

So Lan and the Playwright took rods, the others scorning to, and by noon the party was at the dam. The telephone was there, the information was secured, and the men in charge of the great construction work were telling about the gigantic task they had undertaken up there in the mountains, miles from any railroad. They had built a store, a bunkhouse, barns, mess houses and had a lively little settlement below the place where the dam was to set back the waters of the Madison River into the Madison Valley to form a reserve lake twenty-two miles long for two big power projects below.

"Bring any fishing rods with you?" asked the supervising engineer.

"A couple."

"Well, you'd better go up and throw in below the flume. We caught a couple of seven-pound trout there yesterday."

"You caught what?" This in a wild shout from all the visitors.

"A couple of seven-pound trout and no end of smaller ones."

Everybody hemmed and hawed politely, all but Turbulent Tom, he being a man of some freedom of speech. "You'll have to show me," said Tom. "Not that I doubt your word, but I'd just like to see them as a matter of curiosity."

"Oh, very well," replied the superintendent. "Come along."

He took them all into the mess house, where a big, burly cook was preparing dinner. "Cookie," he said, "show these gentlemen those trout you are baking."

The cook opened the oven door, pulled out an enormous pan; and there, sizzling in it, were two tremendous trout, dressed, of course, but bigger even then than any trout anybody there had dreamed of.

"Where is the place?" they all yelled. "Show us."

They led a panting, almost hysterical bunch of fishermen to the place where they had made a cofferdam across the bed of the Madison. The water of the river had been diverted through a long board flume, about twenty feet wide and ten or fifteen feet deep, and rushed in a bright blue, ice-cold stream through the flume, dashing out in a miniature cataract into a pool below.

"There's the place," said the superintendent. "Right there below that flume. There's a million trout in there."

The bank was steep, and all the party, except the Harassed Host, could give weight for age, but all rolled and tumbled and slid down the bank, and all swore great oaths that never again would they leave the camp fifteen feet without fishing rods.

The Playwright and Clam-broth Lan put their rods together. The Playwright got his fixed first. He had on a spinner and he threw it out into the boiling, swirling water. In less than a minute he hit something. He gave the rod a sharp yank and shouted: "I'm snagged."

"Snagged nothing!" screamed Turbulent Tom. "You've got one of those big fish! Horse him out!"

The Playwright gave another tug and a big fish jumped three feet out of the water.

"Horse him out, Bob!" everybody yelled. "Hold the tip of your rod in the air. Horse him out! Oh, you Bob, horse him out!"

The Decline of the Saxon King

For ten minutes that bit of bank was a wild riot of shouting, gesticulating, incoherent fishermen, screaming directions to the Playwright, who stood with a stern, set look on his face and manipulated his line.

"Horse him out, Bob! Horse him out!"

Finally the fish was on the gravel at the edge and somebody reached down and flirted him out. It was a Loch Leven trout, and when they weighed it, it showed four ounces more than five pounds.

"There!" said the Playwright. "There, you pop-eyed idiots! There's the giant fish of the universe; and you maniacs yelling around here to horse him out. Where's your piscatorial manners? What's the matter with you all, anyhow? Didn't you think I could conquer him?—me, the champion fisherman of Montana and all the world!"

"Oh, cheese it!" shouted Clam-broth Lan, "for I'm going to be champion in about four minutes by the clock."

Lan had one, too, and his weighed four pounds. Then each took a rod, turn and turn about; and in two hours that party caught forty fish, several of them weighing more than five pounds each—one, a California rainbow which the Harassed Host got, coming mighty near to six.

Talk about fishing holes! That was the greatest trout fishing hole in the world—and nobody knew about it except the men on the works there and the visitors from the Lazy Hounds camp. The explanation was that the big trout were there trying to get up the river—the entire trout population of Montana, it seemed. They couldn't jump up into the flume, although dozens of great big fellows could be seen trying it; and they were there ready to take a chance at any bait that might be offered to them. They took spinners, bigger spoons or flies with equal avidity, and betweentimes the

"The best kind of an appetizer!"

ANY physician will tell you that the real nerve-building blood-making materials which keep you strong and active are found not in drugs but in simple nourishing food. Many of the best-conducted hospitals throughout the United States serve their patients regularly with

Campbell's TOMATO SOUP

This perfect soup is extremely inviting as well as nourishing. And at the same time it is easy to digest and full of food value.—Exactly what you want for a delicate invalid or a growing boy or girl. And it is equally good for strong grown people, too; especially when they are tired or "out of sorts."

You couldn't produce a richer soup; nor a more delicious "appetizer" for anybody or any occasion.

Why not prove it yourself?

21 kinds 10c a can

Asparagus	Julienne
Beef	Mock Turtle
Bouillon	Mulligatawny
Celery	Mutton Broth
Chicken	Ox Tail
Chicken Gumbo (Okra)	Pea
Clam Bouillon	Pepper Pot
Clam Chowder	Printanier
Consommé	Tomato
Vegetable	Tomato-Okra
Vermicelli-Tomato	

Just add hot water, bring to a boil, and serve

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

I only wish
This chafing-dish
Contained some *Campbell* "kind."
I must confess
Its emptiness
Is chafing on my mind.

This Coat Only $5.00

On motoring, golfing, fishing or hunting excursions—on all your tramps afield in Spring and in Summer—this is the one coat you want—the Coat you will wear and be glad to wear for its comfort, satisfaction and protection

Like the goodness of the Bradley Muffler you know so much about—the quality of this Coat is far greater than the price.

It's a fashioned Knit Auto Coat, exactly as pictured above. Made of fine, pure worsted, with high collar, throat strap, two pockets, pearl buttons and made in sizes 36 to 46 inches. In Oxford, Cardinal, Maroon, Navy, White and Heavy Gray. An exceptional value $5.00

Ask your dealer to show you this and five other styles in the new $5 line of

Bradley

Knit Coats

including Coats with high collars and V-neck for all forms of outdoor sports and summer pastimes

[illegible] and women [illegible] $5. [illegible] $6.50 [illegible]

[illegible] from your dealer at $5.00 each, state size and measure, style number 908, color preferred, and the Coat illustrated here will be delivered to your address all charges prepaid

Bradley Knitting Co.

115 Bradley Street Delavan, Wis.

Soft Collars for Men

Correct shape, long wear and perfect fit are the distinctive features of

Corliss-Coon *Soft* Collars

25¢ each

All materials are pre-shrunk. That means perfect fit. The styles and fabrics include

Name of Collar	Material	Style of Ends
Runabout	White Luxury Silk	Rounded
Harvard	White Piqué	Square
Yale	White Luxury Silk	Square
Columbia	White Poplin	Square
Cornell	White Mesh Weave	Round
Amherst	White Stripe Madras	Round
University	4 Colors Luxury Silk	Square

Sizes, 12 to 16½. Each collar is packed in a transparent envelope. Comes to you unhandled and clean. At your dealer's; if he cannot supply you we will, postpaid, on receipt of price

Send for the Corliss-Coon Style Book

Corliss, Coon & Co., Dept. V, Troy, N. Y.

whitefish that bit and were pulled in and thrown back were without number.

When the excited fishermen got back to camp, after planning a big raid the next day, the Politician was there. "Hey!" they yelled at him; "come over here and see some fish that are fish."

He walked across in a dignified manner, listened to the Playwright rhapsodize on the fishing and examined all the fish.

"Fine," he said; "but those were bully grayling I lost the other day when my foot slipped ——"

"Supper!" yelled Jean, the cook; and thus another fatality was averted.

Next day everybody went down, with a few tons of tackle and a few scores of rods. The fishing was good, but not spectacular, although the Saxon King got a very large California rainbow; and it was a week later when Turbulent Tom, the Politician, the Saxon King and George, the guide, took a final crack at it. The others had gone. This was early in October and there had been a little fall of snow.

The Saxon King got his line in first, using a spinner. He had a bite in a minute, and as soon as he was under way everybody saw the fish was a monster. The Saxon King was doing a fine line of fancy fishing—for him—and stepped back gracefully on the edge of the gravel as he worked the big fish in. He was regal at the moment.

However, there was a chunk of scantling, that had washed down from the dam, on the beach behind him, and the heel of one of his big wading boots struck it. The Saxon King threw as much of a back somersault as a king weighing a shade over two hundred can throw and landed in a somewhat confused heap, striking first on the back of his head, but keeping the point of his rod in the air just the same, having had that drilled into him for many weary days.

"Save the fish!" he yelled.

Now it is an odd trait of human nature that when a man falls down everybody who sees him thinks it is funny. We all laugh when we see a man tumble. It is comical extremely. Hence the poor specimens of white trash who stood about laughed—and did not save the fish, which was out on the gravel and was the biggest one that had ever shown above water there.

"Are you hurt?" they asked solicitously, as they helped the Saxon King up.

"No," he replied, with great dignity; "that is the way I always catch big fish. Where is it?"

"Hard luck, old man," said the Politician: "but it got away when we were watching you. Now I know just how you feel. When those grayling slipped out of my hands that day ——"

But the rest was silence. The Saxon King slew him with a fierce look and a few pointed words.

The Curious Kea

NOTWITHSTANDING the utmost efforts to exterminate it, the remarkable Kea Parrot is still a fairly numerous species in the mountainous region of the south island of New Zealand; and in all likelihood it will never be entirely exterminated in the remoter fastnesses.

This is the bird that is so celebrated as a destroyer of sheep. For a good many years it caused a loss of about five per cent of the flocks; and even now it is responsible for a good deal of damage of the kind—sufficient, at all events, to give occasion for the employment of professional hunters to destroy it wherever it can be found.

The Kea is gifted with an inordinate curiosity, which, inasmuch as it seems incapable of learning wisdom, renders it under some circumstances an easy prey to the hunter. When the latter has used up all his cartridges, he allows the birds which customarily travel in flocks—to see him disappear behind an overhanging ledge. The parrots want to find out what has become of him; and one by one they walk to the edge and look over, only to be knocked on the head by his stick.

The natural food of this species of parrot consists of fruits, honey, worms and insects. In all likelihood its predilection for fresh mutton came originally from its curiosity. Coming across fresh sheepskins or dead sheep, it pecked at them; and, having acquired the taste, the parrot took to killing the animals on its own account—the method adopted being to grip the wool on the back of the unfortunate beast and, while the sheep runs about in helpless agony, to peck out and devour the kidneys.

Ingersoll-Trenton

7 and 15 Jewels

TO GET A WATCH that will keep time as well as the Ingersoll-Trenton, you must buy an Ingersoll-Trenton—or pay more.

There is no other watch at the price of the Ingersoll-Trenton—$5.00 to $19.00—which will keep as good time. There is no watch at any price that will keep more than a very small fraction better time.

To get that infinitely small fraction of accuracy makes your watch cost ten times as much as the Ingersoll-Trenton—and that small fraction is not really necessary in the day's work. In other words, an Ingersoll-Trenton at, say $9.00, is a good enough watch for anybody.

Sold only by responsible jewelers.

ROBT. H. INGERSOLL & BRO.
21 Ashland Building, New York

$5.00 to $19.00

Everybody's happy when the Phonograph plays

For the baby a lasting diversion—
for grown-ups a pleasure that
never loses its novelty.

You get in an Edison Phonograph a perfect instrument, one embodying every improvement which Edison has devised.

The EDISON PHONOGRAPH

The volume of sound

of the Edison Phonograph—just right for the home—perfect in its reproduction, giving just the right value to each kind of music, but never loud, strident or noisy, is an Edison improvement.

There is an Edison Phonograph at a price to suit everybody's means, from the Gem at $15.00 to the Amberola at $200.00.

The Amberol Records

for the Edison Phonograph—records of wonderful clearness and richness, playing four and one-half minutes and offering all of all the best music without cutting or hurrying, are an Edison improvement.

Amberol Records, 50 cents; Standard Records, 35 cents; Grand Opera Records, 75 cents to $2.00.

The Reproducing Point

of the Edison Phonograph—a smooth, highly polished, button-shaped sapphire that never scratches, never needs changing and that brings out all the sweet, musical tones of the sensitive wax Edison Records, is an Edison improvement.

The sapphire point is a feature of both Amberol and Standard Reproducers.

Home Record Making

on an Edison Phonograph—that is, talking, singing, or playing into the horn and getting a clear, lifelike record of the voice or music of anybody, for the Edison to reproduce, is an Edison improvement.

Ask the nearest Edison dealer to demonstrate this feature of the Edison Phonograph. Also ask your dealer for the latest catalogs of Edison Phonographs and Records, or write us.

THOMAS A. EDISON, Inc., 11 Lakeside Avenue, Orange, N. J.

Thomas A. Edison, Inc., is the new corporate name by which the National Phonograph Company will hereafter be known.

While three or four high salaried men stand idle, waiting for the stenographer while you are dictating, who pays for the time? An Edison Business Phonograph will eliminate this waste.

The Senator's Secretary

PRESIDENT TAFT will have his troubles with the Congress that is at present on his hands—and the trouble-makers will not be all Democrats. Indeed, there is a disposition on the part of many Democrats, especially in the House, to be tender with the President and to do a good deal of what he wants, arguing that this extra session is a Taft Congress, not a Democratic Congress, and that the Democratic Congress, for which the people provided at the elections, will begin regularly next December, which it would have done had the extra session not been called.

Ten or twelve of the Insurgent Republican Senators are in solid combination to oppose everything the President wants. This combination is working to have an Insurgent or progressive Republican nominated in 1912. Now that President Taft is out openly for renomination, they feel there is neither necessity nor policy in not coming out into the open, too, and making the preliminary fight as effective as circumstances will admit.

The Democratic majority in the House, although sweetly harmonious in caucus and in the early days of the session, is not so much of a unit as may be supposed. The resentments inevitably caused by disappointments over committee assignments by the Committee on Committees, which assignments were made after much pulling and hauling and wrangling and over many protests—before the caucus—will not amount to much; for personal grievances, even in number, cannot hold long in a case of this kind or receive much attention. Where the Democratic friction will show will be when the majority gets ready to talk tariff and to get tariff action. It is quite likely that there will develop a Democratic disaffection here—for the Democrats are of many minds on the tariff proposition—that may grow to the dignity or indignity of an Insurgent movement.

Whether it does or not, there are still enough factions in the Congress, as a whole, to make things interesting and reasonably inconclusive so far as speculation on what the outcome of it all will be. In the Senate there are four well-defined factions—Insurgent and regular Republicans, and old and new style Democrats. In the House there are Insurgent and regular Republicans, and Democrats who may and probably will split in some degree before the work mapped out is completed. It must be said for the Democrats in the House, however, that they completed their preliminaries with much less friction than any one thought they could. They had their first caucus and decided on Clark and the Committee on Committees, and everybody was happy. Their second caucus was long and earnest, but not warlike; and they went at their work in excellent relations one to another, so far as outward indications show.

The Congressional Line-Up

The situation in the Senate is complicated and may lead to anything, from fist-fights to love-feasts. The full strength of the Senate is ninety-two members, but at this writing neither Colorado nor Iowa has elected. Colorado will send a Democrat and Iowa a Republican if there is an election; so figures based on full strength need not be changed. Without putting too fine a point on it, the Senate, with forty-two Democrats and fifty Republicans—counting the new men from Colorado and Iowa—can be split in this fashion: the Republican Insurgents will number twenty, of all classes, and the regulars will number thirty. On the Democratic side, the two factions may be described as the Bailey faction or the old-style Democrats, and the Stone faction or the new-style Democrats, it being understood that these names are used merely as conveniences in designating the two factions, for it is doubtful if any Democratic Senator would acknowledge either Stone or Bailey as a real leader. There will be more of the new-style Democrats than of the old-style. The old-style will number about fifteen and the new-style make up the rest of the forty-two. Events and developments may change this division to some degree, but it is accurate enough at present for the purposes at hand.

Advisers of the President have been urging upon him that the proper proceeding for the Republicans will be to insist that the Democrats shall put into law every vital principle they have advocated as Democratic doctrine. They want the Republicans in both Senate and House to oppose any adjournment or recess until this shall have been done or seriously attempted. They insist the Democrats shall lay their cards down on the table and play out their game, so all the country may see just what they have in mind.

In view of the program announced by the Democratic House caucus, this advice to the President seems rather superfluous; for the Democrats made a list of what they purpose—and a comprehensive list it is, too, embracing election of Senators by a direct vote of the people; publicity for campaign contributions; Canadian reciprocity; general tariff legislation and other revenue legislation; reapportionment for the House; various investigations into executive departments; the admission of Arizona and New Mexico as states, and such deficiency and District of Columbia legislation as may be required. This program completely eliminates any hope there may have been that the session will be a short one. So far as the President is concerned, he has given up every expectation he may have had that the reciprocity bill might be the chief business of the session and he is prepared to stay in Washington all summer and fall, which he probably will have to do.

Preparations for Reciprocity

The situation in the House, on the Republican side, is comparatively simple. When Cannon refused to be a candidate for the honorary nomination for Speaker he eliminated the principal source of danger to the concerted action of the Republicans; and the House minority is preparing for a good, active, worrisome opposition which shall, if it is possible, develop weaknesses among the Democrats and lead them to do unwise and impolitic things. The Republicans are banking a good deal on the tendency of the Democrats to get all twisted up when they are in power. That isn't entirely a futile hope either, for there is sure to be a good deal of squabbling and bickering among the Democrats and probably some downright fighting before they get their laws in shape.

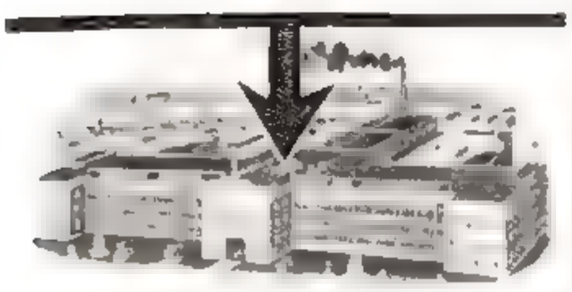
Nor will all the opposition to the President and his policies in the Senate, on the Republican side, come from the combination of progressives who have determined to make it difficult for the President.

Whether the Democrats decide to hold up the reciprocity treaty and pass some tariff legislation—say, the wool or cotton schedules—for the Senate to gnaw on, or whether they pass the reciprocity bill first, when the reciprocity measure does get before the Senate there will arise a situation that will tend to lengthen the session indefinitely. The reciprocity measure is the immediate pet and darling of the President and is his ascribed reason for calling the extra session.

There are a good many Senators—regular Republicans, Taft Republicans, organization men—who will not consent to the passage of this reciprocity treaty; who hold it will be vastly injurious to the farmers and that it will be a tremendous political mistake. A number of the Insurgents hold this same view. Among the Republican regulars, two determined opponents to reciprocity are Senator McCumber, of North Dakota, and Senator Heyburn, of Idaho. Before the special session began, Senator McCumber had prepared more than seven hundred amendments to the reciprocity bill, and Senator Heyburn had prepared almost as many more. Working industriously, these opponents of the measure will have two or three thousand amendments ready by the time the reciprocity bill gets before the Senate.

This little diversion on the part of McCumber and Heyburn will have the assistance of others, both regulars and progressives, and the reciprocity plan will have hard sledding before it gets through and will consume a vast amount of time. The farmers of the country are largely opposed to the plan. They do not want reciprocity; and the men who lead farmers' organizations, such as the National Grange, are on record with predictions that, if the Congress persists in passing the measure and the President signs it, every agricultural state will go Democratic in 1912.

A Full Year Here



Six months are spent in making and putting together the *parts* of a South Bend Watch—*one watch.*

It is then just a "watch."

To make a *time*-piece out of this assembly of metal and jewels—a *masterpiece* timepiece, something every *South Bend* Watch *must be*—requires, often, *six months more* in the factory in *adjustments, tests* and *regulation.*

Every South Bend Watch comes to these later stages so perfectly made and so "free" in movement that it will run *without a hair spring* on "half-time" when laid flat on a table. Your jeweler will tell you what that means in a watch.

Give such a smooth-running movement the careful regulation that every South Bend Watch *gets before* leaving the factory, and the *final* regulation to the *personality* of *the buyer* that the jeweler who *sells* it gives it, and you—the buyer—have, *in fact*, a masterpiece timepiece.

Personal regulation is *necessary* by the jeweler because good watches run differently for different people. If you are quick in your movements, if you walk a great deal, ride much in motor cars, etc., the *total effect* of these peculiarities should be *offset* in the *regulation* of your watch. The expert retail jeweler who sells South Bend Watches can *do* this if you take the watch into his store two or three times.

Poor watches, hampered by friction, are not so affected nor are they susceptible to good regulation. That's why so many watches which *look* all right, never *keep time* for anyone.

If you want not "a watch" merely something good looking to carry, you don't need to *pay* the little extra that a South Bend costs. But if you want *lifetime service* and *true reliability* in a watch get a *South Bend* and have it "*jeweler-regulated.*"

"The South Bend" Watch

In our opinion we excel in the South Bend. Write for our free book "How Good Watches Are Made." It tells *all* about watches.

The South Bend Watch Company

Dept. 110, South Bend, Ind.

(62)

Meantime it is the intention of some of the Senators to open up a few lines of inquiry concerning the commission habit into which Congress has fallen since the Republicans have had control; to inquire into the necessity for these various bodies of high-salaried defunct statesmen and abolish the entire lot of them if possible. Then there is a likelihood that the Lorimer case will be reopened on the ground that new evidence has been discovered and another investigation made by the new Committee on Privileges and Elections, from which, by the way, Senators Burrows—who was chairman—and Depew, Beveridge, Bulkeley and Frazier have been eliminated. Burrows, Bulkeley and Frazier were on the subcommittee that made the favorable report for Lorimer after the investigation. A few inquiries may be demanded, particularly one into the methods and politics of the Post-office Department; and many other little sidelines will be brought out. These investigations will be independent, of course, of the investigations the Democrats are proposing to make into the executive departments and the public-building affairs of the past sixteen years. And none of them will be for the honor or glory of Mr. Taft—and none are so intended.

Many hungry Democrats, who came to get jobs, remain, although nine-tenths of them have sorrowfully returned home. The Democratic majority in the House, although it had been sixteen years since that party had a chance to distribute patronage, cut off about one hundred jobs of all kinds, diminished the payroll for employees by one hundred and eighty-two thousand dollars a year, abolished some useless committees that had been made merely to give chairmanships and accompanying office rooms to the faithful of the Cannon crowd—and generally played havoc with the hungry.

The Right Kind of Justice

Notwithstanding the fact that he now holds the highest judicial office in the world, Mr. Chief Justice White continues his walks on Pennsylvania Avenue, goes to his physical trainer three times a week and puts on no lugs whatever. The barkers on the seeing-Washington outfits point him out regularly—or point out somebody who looks like him if he doesn't happen to be in sight. He is one of the most important pieces of local scenery.

Not long ago a friend found him standing in the lobby of a Washington hotel, holding a letter in his hand. There was a great crowd in the lobby and a great many people were at the desk. The Chief Justice looked at the crowd and waited patiently until he had a chance at the desk.

He then went up and said to the clerk: "I would like to engage a room here for a lady from Louisiana, a relative of mine, who desires to stop at this hotel during the coming D. A. R. congress."

"Nothin' doin'," said the clerk.

"What do I understand you to say?" inquired the Chief Justice.

"Not a room in the house vacant for that week," snapped the clerk, turning to see what another person wanted.

The Chief Justice blinked his eyes, said "Thank you!" politely and went out.

The friend, who had spoken to the Chief Justice, remained in the hotel lobby. When there was a chance he went to the desk and said to the clerk: "Do you know who that was you just turned down for a room?"

"No; who was it?"

"The Chief Justice of the United States."

"Great Scott!" exclaimed the clerk. "Don't tell the boss." Somebody did tell the boss, however, and next morning the Chief Justice was waited on by a representative of the hotel, who told him he could have a room, a suite or a floor for the lady from Louisiana who wanted to come to the D. A. R. congress, and if he would kindly indicate what he desired they would have the rooms sent up to him for inspection.

All of which shows how plain and simple this great man is. If it had been a Representative from the Pohick District, instead of the Chief Justice of the United States, who wanted the rooms he would have either sent his clerk or, in case he came himself, would have begun the conversation with the clerk with the announcement: "I am the Representative in Congress from the Pohick District, young man. Do you get that? Well, I want a room for a friend of mine and I want it quick!"

The Beauty of a Perfect Finish

IT is in the surface—the finish, that the beauty of walls, floors and furniture lies. And you cannot obtain the desired perfection of surface unless the finishing material is right in quality. Settle this point before you begin; make sure of getting the best materials by selecting

ACME QUALITY

Paints, Enamels, Stains, Varnishes

Then, under this trademark, you will find just the right product needed to give a perfect finish, no matter what the surface may be.

For bedroom furniture we suggest Acme Quality Enamel in white, blue or one of the other dainty tints. It dries smooth and hard without lapping or brush marks, and won't chip or crack. For porch floors and steps, Acme Quality Veranda Floor Paint is made especially to stand grinding wear without losing its brightness or showing marks. It's easy to apply smoothly and dries over night. Thus for each purpose there is an Acme Quality Kind just fitted.

The Acme Quality Painting Guide Book

tells all about them, tells you which kind to use in every case and how it should be applied. This book is handsomely illustrated in color and contains color charts. It is of value to every householder and painter. Write for a complimentary copy.

Ask your dealer for Acme Quality goods. If he can't supply you, please let us know.

ACME WHITE LEAD and COLOR WORKS

Dept. Q, Detroit, Michigan

The Mitchell Line

Model R—Roadster, 3 passengers	$1,200
Model R—4 passengers	1,250
Model T—5 passengers	1,500
Model S—7 passengers, 6-cylinder	2,250

The First Three Thousand Mitchells sold this spring have given such splendid reports of themselves that our early prophecies of a "Mitchell Year" are already *more than half verified.*

Again we have proved that it is possible to build a high-class car at a reasonable cost and to keep on improving it *without increasing the cost to you.*

We have watched these cars with hawk-like vigilance through the eyes of our "Trouble men" scattered throughout the country, and we have yet to hear of a solitary Mitchell going wrong *without the aid of fool-driving* or *unavoidable accidents.*

The Mitchell Car didn't achieve greatness in a night, a month or a year. It has advanced steadily and surely over *a period of years,* and this experience has taught us how to build the kind of an automobile that the American public wants. *Ask the American Public!*

We believe—and we have the facts to warrant the belief—that we have the best car for general all around purposes and maintained-service that this country affords. And there are *twenty thousand owners* who will gladly confirm our opinion if you will take the trouble to ask them.

One established feature which has had much to do with our success is the Mitchell-Make-Good-Policy which guarantees a new part for every part that proves defective, and this policy has been—and will be—adhered to *without evasion, argument* or *technical question.* This is vastly superior to the ordinary, every-day guarantee.

Reserve your Mitchell now and bind the bargain with your agent for immediate delivery. We won't have a car left by July 1 if the present demand continues, and we know at this writing that we won't be able to make within thirty per cent of the cars our agents have asked for by peremptory telegram.

"A Word to The Wise is Sufficient."

Mitchell-Lewis Motor Co.
Racine, Wis. U.S.A.

THE SMALL INVESTOR'S VOCABULARY

Words Whose Meaning Should be Thoroughly Understood by Every Investor

By ROGER W. BABSON

WHENEVER a large bond issue is publicly offered for sale in the leading newspapers and magazines brokers are always asked certain questions relative to the meaning of phrases used in these advertisements. In the preparation of this article, therefore, a large number of advertisements of leading issues have been accumulated and the phrases assorted in order to select those most commonly misunderstood by the small investor. The result of this work has been the selection of ten phrases that in a way explain ten characteristics of bond issues, and these phrases will be briefly described.

Before writing further, however, I would urge bondhouses to give more attention to the small investor and to prepare their advertisements with him in mind. It is true that their advertisements are readily comprehended by the trained banker and large investor, but many of them are almost incomprehensible to the small investor who is unacquainted with the technical phrases and terms employed. As the great need of our corporations and bankers today is to extend the market for bonds among the small investors, it is especially desirable that this suggestion be given most careful attention at this time.

All bonds are divided into two main divisions—namely, coupon bonds and registered bonds. A coupon bond consists of two parts—the principal and the coupon. Usually it is made up of two sheets of paper bound together, one sheet containing the principal and the other sheet containing the coupons. A registered bond is simply the above-described without the coupons—that is, a registered bond consists of the sheet for the principal, so to speak, which in such a case is known as a certificate.

The "principal" of a bond is in reality a "promise to pay," and corresponds with the note that a man gives with a mortgage. This note usually is for one thousand dollars and mentions that the security of this note and a certain number of similar notes, amounting in the aggregate to so many thousand dollars, has been secured by a mortgage on a certain property to a certain trust company as trustee.

The theory of the principal of a bond, so to speak, is that if one should cut off the coupons from a bond due April 1, 1934, and then lose the principal—that is, the certificate containing the note—the finder of this principal could collect no interest and, in fact, could do nothing with said principal until April 1, 1934, when he could collect said one thousand dollars. The following is a copy of the "principal" appearing on the first sheet of a well-known railway bond. This bond is made up of two sheets of paper bound together at the short ends. The first page contains the following, which, of course, appears engraved. The second sheet contains the coupons.

THE_____ RAILWAY COMPANY

First and Refunding Mortgage Gold Bonds

No. 205 Interest Four Per Cent Per Annum No. 205

The_____ Railway Company, hereinafter called the "Railway Company," for value received, hereby promises to pay the bearer, or, if registered, to the registered holder of this bond, the sum of one thousand dollars in gold coin of the United States of America, of or equal to the present standard of weight and fineness, on the first day of April in the year One Thousand Nine Hundred and Thirty-four, at its office or agency in the city of New York, and to pay interest thereon, from the first day of April, A. D. 1904, at the rate of four per cent per annum, payable semi-annually at said office or agency in like gold coin on the first day of April and October in each year until the payment of said principal sum, but not until the presentation and surrender as they severally mature of the interest coupons hereto annexed. Both the principal and the interest of this bond are payable without deduction for any tax or taxes which the Railway Company may be required to pay or to retain therefrom under any present or future law of the United States of America, or of any state, county or municipality therein, the payment of which tax or taxes the Railway Company hereby assumes. This loan is one of a series of coupon bonds and registered bonds known as "First and Refunding Mortgage Gold Bonds" of the Railway Company, authorized to be issued to an amount not exceeding in the aggregate the principal sum of one hundred and sixty-three million dollars at any one time outstanding.

All of said bonds have been or are to be issued, and are or are to be equally secured by a mortgage and deed of trust dated April 1, A. D. 1904, executed by the Railway Company to the _____ Trust Company of New York as Trustee, to which mortgage and deed of trust reference is made for description of the properties and franchises mortgaged and pledged in the nature and extent of the security and the rights of the holders of said bonds under the same, and of the terms and conditions upon which said bonds are issued and secured. This bond shall pass by delivery unless registered in the owner's name in the books of the Railway Company, such registry being noted on the bond by the Railway Company. After such registration no transfer shall be valid unless made in such books and by the registered holder in person, or by his attorney duly authorized in writing, and similarly noted on the bond; but the same may be discharged from registry by being in like manner transferred to bearer, after which it shall be transferable by delivery; but this bond may again, from time to time, be registered or transferred as before. Such registration, however, shall not affect the negotiability of the coupons, which shall continue to be transferable by delivery. The holder thereof, at his option, may surrender this bond, with all unmatured coupons attached, for collection and exchange, for a registered bond without coupons, and such registered bond may hereafter be re-exchanged for a coupon bond as provided in said mortgage and deed. The coupon bonds are numbered consecutively from 1 to 163,000 inclusive of the coupon bonds; so numbered that there shall always remain unissued an aggregate face amount equal to the aggregate face amount of the outstanding registered bonds of this issue. Each registered bond shall have indorsed thereon the serial number or numbers of coupon bonds remaining unissued on account of such registered bond, and on surrender of any registered bond for cancellation and exchange for a coupon bond or bonds, the coupon bond or bonds issued in exchange therefor shall bear the serial number or numbers so indorsed on the registered bond and so surrendered. The bonds of this issue are subject to redemption at the option of the Railway Company at 105 and accrued interest on or at any time prior to April 1, 1911, on six days' previous notice as provided in said mortgage and deed of trust. No recourse shall be had for the payment of the principal or interest of this bond, or for any claim based thereon or in respect thereof or of said mortgage and deed of trust, against any stockholder, officer or director of the Railway Company, either directly or through the Railway Company, whether by virtue of any statute or by enforcement of any assessment or penalty or otherwise. This bond shall not become valid or obligatory for any purpose until it shall have been authenticated by the certificate hereon indorsed by the trust company at the time trustee under said mortgage and deed of trust.

In Witness Whereof, the Railway Company has caused these presents to be signed by its President or Vice-President, and its corporate seal to be hereto affixed, attested by its Secretary or an Assistant Secretary, and coupons for said interest with the engraved signature of its Treasurer or an Assistant Treasurer to be hereunto attached, as of the first day of April, A. D. 1904.

THE _____ RAILWAY COMPANY

By By

_____ _____

Assistant Secretary. Vice-President.

Advertisements usually state that "the principal is payable in gold," which really means nothing so long as our nation is on a gold basis; in fact, Thomas A. Edison says that bonds would be much better if payable in wheat, iron or wool. Advertisements

Wholesalers
Manufacturers

500 Per Cent Increase in LYNCHBURG, VA.

This in cold figures describes growth of business

This increase was made in ten years by unexcelled distributing facilities and low freight rates. Three Trunk lines of railroads operate main lines through Lynchburg.

This is not "hot air."—We can show the cold facts by actual comparison of freight rates that you can open a branch house or manufacturing establishment in Lynchburg and distribute throughout the South cheaper than you can ship direct—provided you are located in the North or West. No greater opportunity in the commercial world today and all we ask is a chance to prove it.

Free Factory Sites on railroad; buildings erected on long time leases, are a few of the aids which we offer.

SPECIAL. If you can't open a branch let us arrange for you to distribute goods from storage warehouses already here Reconsignments promptly handled.

The Proof Lynchburg distributes more merchandise than any city twice its size in the U. S.—$45,000,000 annual business 28 distinctly diversified manufacturing industries Largest wholesale dry-goods and notion market in the South—Fifth in U. S. shoe production—Distributes three times the goods it makes.

Write for Book of Facts, illustrated. Also Free book on Agricultural opportunities

Advisory Board, Chamber of Commerce
Lynchburg, Va.

1898-1911

John Muir & Co.

SPECIALISTS IN

Odd Lots Of Stock

We issue a booklet outlining a plan for buying stocks for an initial deposit and monthly payments thereafter until the stock is paid for or sold.

Send for Circular 7—
"ODD LOT INVESTMENT"

Members New York Stock Exchange
71 BROADWAY, NEW YORK

Inheritance Taxes For Investors

"The book is one of real usefulness and covers adequately a subject of great importance which has never been treated in so convenient form before."—*Wall Street Journal.*

By HUGH BANCROFT
(Of the Boston Bar)

Cloth, 140 pages **Price, post-paid $1.00**

From the BOSTON NEWS BUREAU
25 Exchange Place, Boston
OR AT YOUR BOOKSELLER

Are You a Bond Buyer?

We can interest you
We own and offer Odd Lot Tax Bonds, yielding 4½ to 5½%, also any well secured corporation bonds yielding 5 to 6%.
Get our list this week
$600,000—1 to 10 years—6% Southern Pine
Lumber Bonds, price 100 and interest.
Our record goes back 22 years—our customers are in 42 States
Write today State your wants

William R. Compton Company
334 Merchants-Laclede Bldg. St. Louis
334 Home Insurance Bldg Chicago

of bond issues also state the "denomination"—that is, the "size" of the principal. Most bonds are in denominations of one thousand dollars, which is the case of the bond in the foregoing illustration. Some issues, however, are in denominations of five hundred dollars, and a very few in denominations of one hundred dollars. In short, the denomination shows the minimum amount of money that can be invested in a given issue.

As the above bond is due April 1, 1934, there are now forty-six coupons remaining to be cut off; and each coupon reads the same, except as regards the date when it is to be paid. These dates differ in the following manner: the next coupon to be cut off is due October 1, 1911; the next is due six months later, or April 1, 1912; the next six months later, or October 1, 1912, and so on—the final coupon being due April 1, 1934. Each of these coupons calls for the payment of twenty dollars, which is six months' interest at four per cent on one thousand dollars.

The coupon in detail is as follows:

On the first day of October, 1911, The Railway Company will pay to bearer at its office or agency in the city of New York, N. Y., on surrender of this coupon, twenty dollars in gold coin without deduction for taxes, being six months' interest then due on its first and refunding mortgage gold bond unless said bond shall have been called for previous redemption. **$20** No. 205

Assistant Treasurer.

Therefore "coupons" are practically checks of a corporation drawn and dated in advance. If a man, when giving a mortgage on his house for three years, should, in addition to making out the note, also make out six checks for the interest, these would correspond to the coupons of a bond. Assuming the note to be for one thousand dollars and dated January 1, 1911, and the interest to be six per cent, these six checks would be for thirty dollars each, the first one being dated July 1, 1911; the second January 1, 1912; the third July 1, 1912; the fourth January 1, 1913; the fifth July 1, 1913; the sixth January 1, 1914—the date of the maturity of the note. One might think that the holder of the note could immediately deposit and collect all of these checks; but if he should attempt this he would find that the bank would not honor them until on or after the date when they are due. The same is true of the coupons of a bond.

When the time arrives, however, for a given coupon to be due, it is simply necessary to cut the same off and deposit it in one's bank as he would deposit an ordinary check. In other words, the above coupon of the well-known railway company, due October 1, 1911, for twenty dollars, is technically the same as an ordinary check of said company dated on said day for a similar amount of money. Until that date comes one cannot collect this check; but when said time arrives it is only necessary to deposit the check in one's bank account with other checks to be collected in the same way.

Of course, if bonds did not bear a definite rate of interest it would be impossible to prepare these coupons in advance. The fact that stocks do not bear a definite rate of interest is the reason why stock certificates do not carry coupons. The dividend on a stock is subject to change and may be increased or decreased from time to time. Therefore, the purchaser of ten shares of stock receives simply the principal, so to speak, without any coupons. This principal, however, is not a note such as the purchaser of a bond receives, but rather simply a "certificate of part-ownership in the business"; and therefore it is technically known as a "certificate." The holder of certificates of stock receives his interest by check direct from the treasurer of the company. Consequently, in the case of corporations that declare six-per-cent dividends, payable semiannually, January and July, the holder of a certificate of ten shares receives every six months a check for thirty dollars from the treasurer of the company. This, of course, he deposits in his local bank, just as he would deposit any check that he receives or the coupons that he cuts from his bonds.

Therefore it will be seen that the first three terms with which the investor should become acquainted are the terms: "principal," which refers to the note of the bond; "coupon," which refers to the interest of the bond, and "certificate," which refers to the evidence of ownership of a stock. It should, however, be kept constantly in mind that this certificate of stock is not a promise on the part of the railroad company to pay any sum at any definite time; but shows only that the holder thereof has a certain "part-interest" in the business; in fact, as has been explained in previous articles of this series, the holder of a certificate of stock is, in a way, liable for the payment of the notes or the bonds of the corporation in which he is a stockholder. The following is the wording of a certificate of stock:

INCORPORATED
UNDER THE LAWS OF ILLINOIS

No. Shares

THE RAILWAY COMPANY INCORPORATED

Capital Stock, $75,000,000

This Certifies that _____ is the owner of _____ Shares of the Capital Stock of the Railway Company Incorporated, transferable only on the Books of the Corporation in person or by Attorney upon surrender of this Certificate.

In Witness Whereof, the duly authorized officers of this Corporation have hereunto subscribed their names and caused the corporate Seal to be hereto affixed this _____ day of _____ A. D. 1911.

Treasurer. President.

SHARES $100 EACH

This assignment is printed on the back of the certificate:

For Value Received, _____ hereby sell, assign and transfer unto _____
_____ Shares of the Capital Stock represented by the within Certificate, and do hereby irrevocably constitute and appoint _____ Attorney to transfer the said Stock on the books of the within named Corporation with full power of substitution in the premises.

Dated _____ 1911

In presence of

Unlike bonds—unless these certificates are registered—the name of the party holding the stock should be written on the face of the certificate. Therefore, before a stock certificate can be sold it must be assigned to some other person. For the purpose of such an assignment there is usually a blank on the back of each certificate that must be filled in before the treasurer of the company will cancel said certificate and issue a new certificate in the name of another party.

An investor, however, when selling stock represented by a certificate, need usually sign his name only at the bottom of the transfer blank, with a date and a witness, leaving the broker to fill in the rest of the blank. Of course, if the certificate is for twenty shares and it is desired to sell only ten shares, then the investor may signify on the back of the certificate, in connection with the transfer blank, that he desires to transfer only ten shares of the within-mentioned stock. In such a case the broker will fill in the name of the party to whom the ten shares are to be sold, and the treasurer of the company will then make out two certificates of ten shares each. One of these certificates will be issued in the name of the new party and the other in the name of the original holder.

In the above description of the printed matter that appears on the two sheets of a regular bond no mention was made of what appears on the reverse sides of said sheets. In the case of the coupons there is usually a number on the back of each coupon corresponding with the number of coupons that have been cut off. This number enables coupon clerks or the treasurer of the corporation to know quickly, without reference to the date, whether or not any person is attempting to cash a coupon before it is due. In the same way the number on the face of the coupon serves to trace a lost or stolen bond, as it is the number corresponding to the number on the principal of the bond.

The reverse side of the other sheet, containing the principal of the note, is used for an entirely different purpose and contains a blank form used for purposes of registration. Of course there are some issues that do not have this blank form on the reverse side and therefore cannot be registered in any way; but most bonds

"Saves Miles of Steps for Tired Feet"

Every Woman Falls in Love With the Hoosier

Seven out of ten of all the sales of Hoosier Kitchen Cabinets are made on the recommendation of satisfied users. We know this from actual reports of Licensed Hoosier Agents. Every owner of a Hoosier shows her friends the cabinet and tells what a blessed step saver and work saver it is.

It Saves You Millions of Steps To and From the Pantry and Kitchen Table.

You can sit down comfortably and do the work in one-half the time it now takes.

Hoosier Kitchen Cabinet

gives you more for your money than anybody else ever thought of putting into a cabinet. It is the only cabinet with pure aluminum sliding work table. If a cabinet has not an aluminum work table it is not a Hoosier.

Notice how much more equipment goes with the Hoosier with no extra charge:

Metal flour bin with sliding glass panel and removable sifter. Bin holds 55 pounds. Self feeding metal sugar bin. When a scoopful is taken out the same quantity drops down. Six crystal glass spice cans with aluminum lids. Crystal glass tea and coffee jars with aluminum lids. Hoosier patent "clock face" want list. Great big aluminum sliding work table, larger and higher than a kitchen table. White wood cutting board for bread and meat. Metal bread and cake box. Plate racks, sliding shelf, big cupboard, large compartment for pots and pans, cutlery drawer, linen drawer, handy hooks, copper door fasteners and drawer pulls.

Leading architects endorse the Hoosier and are installing it in flats and residences.

Write Us for Our Dollar-Payment Plan

We will tell you where you can see the Hoosier near your home without putting yourself under any obligation whatever

In nearly every community a Licensed Agent sells the Hoosier Kitchen Cabinet at the low price established by the factory.

The Hoosier Sales System is made up of the leading furniture merchants in the United States. The merchant who has the Hoosier License sign (shown below) in his window is a good man to know.

MAIL THIS COUPON TODAY

HOOSIER MANUFACTURING CO. (38)
14 Sidney Street, New Castle, Ind.

Send me your FREE Illustrated Book "Saving Miles of Steps" and tell me about the Dollar-Payment Plan. This puts me under no obligation whatever.

Name _____

Town _____

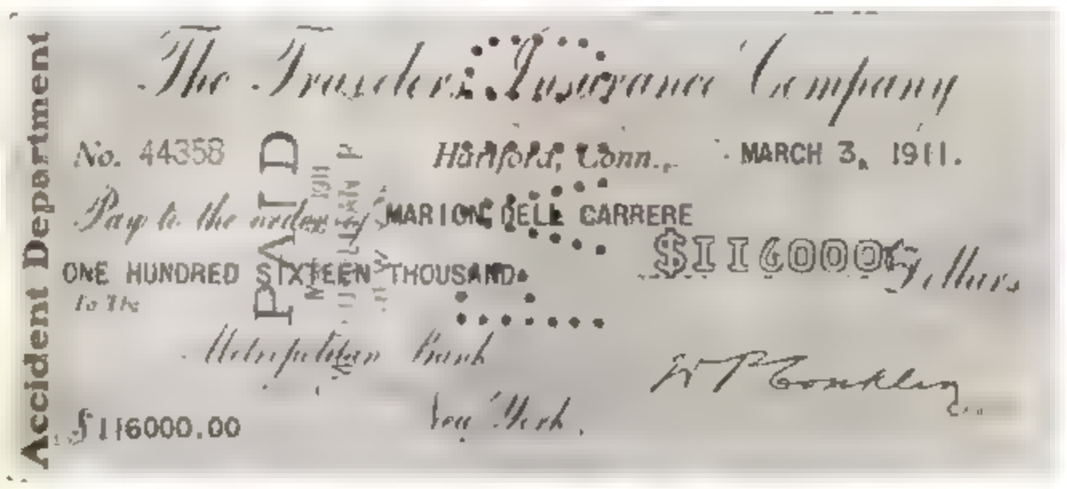
State _____

HOOSIER MANUFACTURING CO.
Home Office and Factory: 14 Sidney Street, New Castle, Ind.
San Francisco Branch: 223 Pacific Bldg.

World's Largest Makers of Kitchen Cabinets.

HOOSIER KITCHEN CABINETS

Look for This Sign of the Licensed Hoosier Agent



The Largest Single Accident Indemnity Ever Paid

JOHN M. CARRERE was one of the most distinguished architects in America. He was the architect of the office buildings of the Senate and House of Representatives and alterations of the Capitol at Washington, of the Public Library, the New Theatre and other important buildings in New York, the designer of plans for the improvement of the civic centers of Cleveland, Baltimore, Hartford and other cities. On February 12th while riding in a taxicab on Madison Avenue in New York City it was struck by a trolley car and he was fatally injured. His death occurred March 1st.

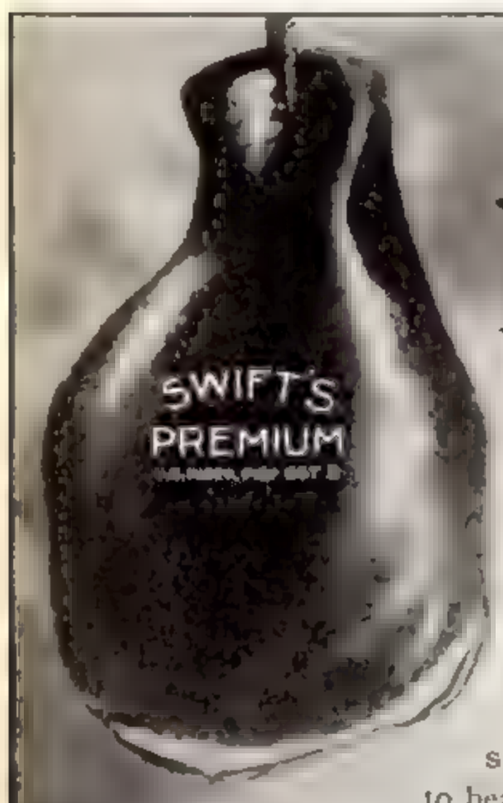
Mr. Carrere had an accident policy in **The Travelers Insurance Company** for $50,000. This policy had a yearly accumulative value, doubled in case of death in a public conveyance, and had additional benefits for surgical attendance or hospital service. The check reproduced here for **one hundred and sixteen thousand dollars,** sent three days after death, was the Travelers payment on this policy.

City life today is so hazardous, the cost of accident insurance is so low, that it is a mystery why any man should try to get on without it. It is as necessary for the man who can carry $5,000, as it is for the man who can carry $50,000.

MORAL: Insure in the TRAVELERS

Write today for detailed information about Accident Insurance. The Travelers also writes Guaranteed Low Cost Life Insurance.

The Travelers Insurance Company
HARTFORD, CONNECTICUT



Swift's Premium Hams

are cured with salt and sugar, and smoked over fires of green hickory wood.

The process of selecting hams to bear the brand

"Swift's Premium"

begins when the animals are in the pens. They must be in prime condition—their age must be right—they must be neither too fat nor too lean.

Ask for and insist on having *Swift's Premium Hams.*

Dealers supplied by

Swift & Company,
U. S. A.

have a blank form of some kind and therefore are entitled to one of the following four forms of registration, namely:

(*a*) Registration as to Principal Only—that is, the principal, when due, will be paid only to the party whose name is written on the back of the bond.

(*b*) Registration as to Principal and Interest—that is, the principal and also the interest will be paid only to the party whose name is written on the back or face of the bond. In this latter case the coupons are cut off by an officer of the company, and all interest is thereafter paid by check as in the case of a note.

(*c*) Registered Bonds. In this case, instead of writing the holder's name on the back of the bond, a new registered bond is given in exchange for the coupon bond. These registered bonds look like stock certificates.

(*d*) Interchangeable. In this case any one of the above forms may be exchangeable for any other form. This is the latest and most approved method of registration.

The main reason for these different forms of registration is as follows:

An ordinary coupon bond, payable to bearer, if lost, is the same as lost money, and whoever finds it can, if not caught, dispose of it; but ——

a) If registered as to principal the finder can dispose of only the coupons every six months, and not the bond, and so cannot collect the principal at maturity. Moreover, if the owner has a record of the bond's number, the finder can be traced if he deposits said coupons.

(*b*) If registered as to principal and interest the finder cannot collect any coupons, as the interest is sent by check to the registered holder direct; nor can the finder collect the principal at maturity, as this will be paid by check drawn payable to the party in whose name the bond is registered.

(*c*) If a plain registered bond, this is likewise true as explained under *b*.

For trust funds and permanent investments, bankers recommend either class *b* or class *c;* but for ordinary investors class *a* is very satisfactory. An ordinary coupon bond—principal and interest payable to bearer—allows the free use of the coupons and still protects the holder. As it is comparatively easy to trace the theft of such a bond, the finder could probably never cash more than one coupon.

The vast majority of investors do not register their bonds in any form, as nearly all have safe deposit boxes in which to keep them; and careful investors always keep a record of the name and number of each bond owned. Whether or not it is best to have a bond registered—and, if so, in what form—depends very much upon whether or not the bond is to be a permanent investment. Nevertheless, it is well for the small investor to purchase only such bonds as can be registered in one of the three ways and, if possible, are also interchangeable.

"And Interest" Prices

Moreover, if at any time an investor desires a bond registered he must not write any name on it himself. A bond salesman will send an investor full particulars as to how and to whom to send any bond for registration. The investor should either send it through his local bank by express, insured, taking a receipt therefor, or else, if the firm whom the salesman represents is located in his own city and is strictly reliable, take it to said firm, obtaining a receipt therefor, and arrange with them to have it registered. The investor should clearly understand, however, that the same trouble and care must be exercised if at any time he desires to dispose of the bond or borrow on it, or make it payable to some other party. For this reason, although most experienced investors buy only such bonds as may be registered in some form, yet they very seldom have them registered.

Which of the above forms of registration any special issue possesses is almost always mentioned in the newspaper advertisements or the mailed circulars describing an issue; and most of the new large issues are described as follows: "The bonds are issued either as coupon or registered bonds and are interchangeable." This means that the holder may have a regular coupon bond, with both principal and interest payable to bearer; or a registered bond in the form of a certificate, with his name written thereon and the interest payable by check; and in addition either form may at any

THIS TAG INSURES
THE WEAR OF YOUR LINING.
SHOULD THE LINING GIVE UNSATISFACTORY WEAR, RETURN THE GARMENT TO US, EXPRESS PREPAID, TOGETHER WITH THIS TAG AND WE WILL RE-LINE WITHOUT CHARGE.
BELDING BROS. & CO.
Silk Manufacturers
526-528 BROADWAY
New York City
This TAG is attached to every garment lined with
BELDING SATIN

Beware of *all* linings that are not guaranteed

Beware of some linings that *are* "guaranteed"

The name

BELDING

is woven in the selvage of

BELDING'S "Yarnwide"

GUARANTEED SATIN FOR YOUR PROTECTION

Try It On Steaks

If you want that rare relish that makes many a dish a feast, use

LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE

A superior seasoning for **Soups, Fish, Meats, Gravies, Game and Salads.**

Assists Digestion.

Lea & Perrins' signature is on label and wrapper.

JOHN DUNCAN'S SONS, Agents, New York.

GET OUR PRICE

on record breaking hatchers. Now better than ever—twenty years' experience—capacity increased—price lowered. **SUCCESSFUL** Incubators and Brooders pay big profits. Booklet, "Proper Care of Chicks," 10c. Catalogue FREE. Write today.

Des Moines Incubator Company
849 Second St., Des Moines, Iowa

Send for Free Book

COMPARE Motorette material, part for part, with that used in similar places on the best known automobiles.

MOTORETTE

As well built as a $6,000 automobile

Frame. Same material as used in the Packard, Cadillac, and Chalmers-Detroit

Springs: Made by the same people as are those of the Pierce-Arrow, Packard and Simplex.

Bearings: Made by William Cramp & Sons, Philadelphia, the same as used on the Pierce-Arrow, Packard and Locomobile.

Cylinder Castings: Same grade of material as used in the Lozier.

Gears: Same material as used in Cadillac

Crank Shaft: Same as Chalmers-Detroit, Cadillac and Matheson.

These parts are assembled in our plant under the most rigid inspection.

Each Motorette is thoroughly tested before shipping and is in running order ready for the road.

Guaranteed for one year—Price $385

Send for a catalogue. It gives information and specifications in detail. Look up your local Motorette dealer. Ask us his name, if you don't know it.

The C. W. Kelsey Mfg. Co.

190 Morgan Street, Hartford, Conn., U. S. A.

Dealers—Get into the branch of the Automobile business where there is no competition. Sell the Motorette. Write for [illegible] today

UTICA

ATHLETIC

SUSPENDERS

25c a pair

On sale in over 7,000 cities and towns.

GUARANTEED FOR ONE YEAR

THESE suspenders are [illegible] so heavy, that, wearing them, you feel [illegible] suspenderless. They move with a velvety grace [illegible] "stay put."

For the price of [illegible] cut suspenders you can buy a pair of UTICA ATHLETIC SUSPENDERS. And they are [illegible] Send a dollar [illegible] receipt of 25c and your dealer's name.

UTICA SUSPENDER CO., 341 Columbia St., Utica, N. Y.

AGENTS $3 a Day

NEW PATENTED LOCKSTITCH AWL

Sews Shoes, Harness, Buggy Tops, Canvas, Grain Bags, Anything.

Sells at sight. Astonishing low price to agents. Big profits. To show it means a sale. We want a few good, live hustlers in each county. Splendid opportunity to make big money. No experience needed. Write quick—now—for terms. A postal will do. Send no money.

A. MATHEWS, 6068 Wayne St., DAYTON, OHIO

time be exchanged for one of the other forms. This is the case with the bond a copy of which is given in the foregoing illustration.

Another phrase most common to these bond advertisements is as follows: "Price 105½ per cent and accrued interest to delivery." Assuming that the bonds are in denominations of one thousand dollars each, this means that the bonds may be purchased for ten hundred and fifty-five dollars plus the accrued interest to date of delivery. If the bonds had coupons attached for each day instead of for each six months there would be no need for the seller to add the accrued interest to the price of the bond, as he could cut off the coupons up to the day of delivery.

In the case, however, of a bond the coupons of which are payable only on every January first and July first, covering six months' interest, there would be no accrued interest for the purchaser to pay on the first day of January or on the first day of July. Assuming, however, that these coupons are for thirty dollars each, on the first day of February the next coupon to cut off becomes worth five dollars, so to speak, because the purchaser of the bond has only five months to wait for his interest instead of six. Therefore it is only just that a man who waits until the first of February before investing his one thousand dollars should pay five dollars more for the bond than the man who invested his one thousand dollars on the January first preceding, because the first man has had his one thousand dollars for his own use during the entire month of January.

Bonds That are Sold Flat

If the purchaser of the above-mentioned bond buys the same April first, and the price is "105½ per cent and accrued interest," he pays ten hundred and fifty-five dollars plus the accrued interest for three months at six per cent, which is fifteen dollars, making a total of ten hundred and seventy dollars. Therefore, "and accrued interest" price means that the buyer pays the seller the interest that has accumulated since the last coupon was paid; but the buyer receives the interest back when the next coupon becomes due, for the coupon represents the interest to be paid on the bond for the entire period between interest payments.

A "flat" price, on the other hand, is the price quoted that includes the interest from the time of the last payment of interest to the time of selling. For example, if the "flat" price of a bond is nine hundred and seventy dollars the actual price might be nine hundred and fifty dollars, with twenty dollars interest added. Since January 1, 1909, all bonds bought or sold on all the leading exchanges, including New York, are sold "and interest"—that is, the purchaser is obliged to pay the accrued interest when he buys such bonds and receives any accrued interest when he sells them. The interest is always figured at the rate of thirty days to the month, except possibly for the partial month. Income bonds and defaulted bonds are still sold flat.

Another point to remember is that interest is always figured up to but not including the day of payment. To illustrate: If on April 1, 1909, an investor purchased at 102 "and interest" a thousand-dollar Chicago, Burlington & Quincy four per cent bond, the coupons of which are payable January first and July first, he paid ten hundred and twenty dollars "and interest" from January first to April first, at four per cent, or ten dollars; making ten hundred and thirty dollars in all. Moreover, if he paid the money on April first the dealer would not count the interest for said day, but would stop with the close of the preceding day. In other words, if an investor pays for a bond on March twenty-first the dealer figures only two months and twenty days' interest.

There are also five other phrases continually used in newspaper advertisements and in the circulars of investment houses that should be considered. These phrases refer to the yield of securities, the use and value of sinking funds, callable or optional features, the value of guarantees, and the trustee and legal opinion. The next article of this series will treat of these five subjects in detail.

THE L SYSTEM Clothes

Facts are *not false*—so *prove* for *yourself* by the "eye test" that your personality has strangely been *built* right *into* The L System Clothes—that everything you ever *hoped* for in fashion, fit, fabric and weave has been combined in these world-famous garments, *originated exclusively* for young men who wish *distinction* in dress.

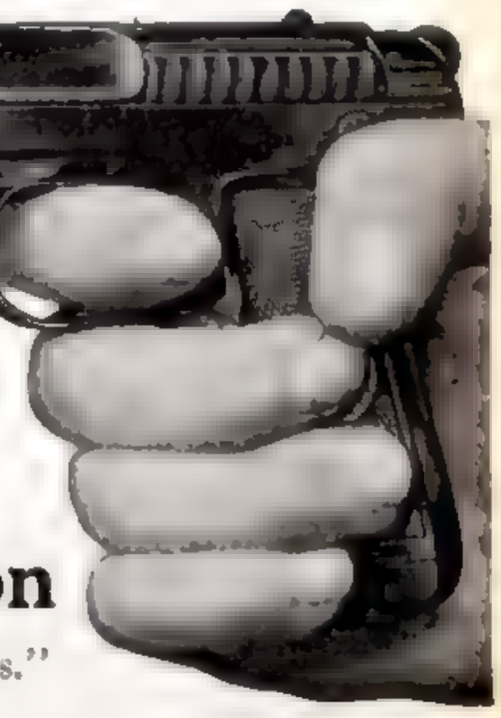
H. M. LINDENTHAL & SONS

Style Originators *Chicago* *Boston* *New York*

This Spring's advance styles await you at The L System merchant in your city.

Send 2 cents for Style Book, or 24c for set of colored College Posters.

Lake Norfolk *Emperor*



Greatest Detective Wm. A. Pinkerton

Says: "Accurate as the finger points."

"THERE has been a wonderful change in the character of materials for defense in time of war and means for protection in time of peace, and your Automatic Pistol is an interesting production of the latter class. From what I have observed, its simplicity, light weight, direct pull, ten shots, and 'accuracy as the finger points' should establish it as a very effective agent against the burglar and housebreaker who invade the home or business house."

Mr. Pinkerton corroborates what we have claimed, and now claim again: that the new Savage Automatic, first, is the greatest home protector; second, banishes night fear.

Other great gun men corroborate the above. You cannot doubt men like Col. W. F. Cody, "Buffalo Bill," Dr. Carver, W. J. Burns, Walter Duncan, Major Sylvester. "Bat" Masterson has written a book about it, entitled "The Tenderfoot's Turn." Sent free.

If you want to do the best thing you ever did for your home, you'll get a Savage Automatic before tonight.

RIFLE BOOK
Send for new book about the famous "10-Shot" and other Savage Rifles. Free. Savage Arms Company [illegible] Savage Ave. Utica, N. Y.

10 Shots Quick

THE NEW SAVAGE AUTOMATIC

Better take

More than two million men and boys wear the genuine
if it has our label. These two million prove that.

FABRIC
PAT. DEC 12, 1905

"

Poros

TR

REG. U.S. P

Underwear *without* this la

no chances—

Porosknit" underwear every year. You don't take any chances Stop at the store and buy the real thing. Be satisfied.

Summer Underwear

bel is *not* "Porosknit"

GOOD to play in. Good to work in. Good to live in. The absorbent, open texture dries and cools the body. The elasticity gives freedom to every movement. Some methods of making underwear fabric require the garment to be made small, so as to stretch to fit—otherwise it would be heavy and bulky. "Porosknit" fabric is light to begin with, and is both knit and cut to fit easily and without clumsiness.

Made in every underwear style—and perfected in every detail of accurate sizes, hygiene, comfort, coolness, ventilation, durability, and ease of washing. Buy a suit today.

Look for the Label — Get the Genuine

50c For Men — All styles Shirt and Drawers per garment — For Boys **25c**

Men's Union Suits, $1.00. Boys' Union Suits, 50c

"Porosknit" Union Suits do away with double thickness at the waist and the downward "pull" of the drawers They please the hard to please, and fit the hard to fit. Many take the time to write us and say that "Porosknit" has ended their underwear troubles. Stop in at your haberdasher's or dry-goods store and get a suit of "Porosknit" today. Wear it and *satisfy yourself* that you have never known underwear comfort. On sale in nearly every store you pass

Write us for Illustrated Booklet showing all styles of "Porosknit."

CHALMERS KNITTING COMPANY, 1 Washington Street, Amsterdam, N. Y.

The First Thing To Look For *In* And *On* Your Clothes Is

Sincerity We have "*labelized*" Sincerity, because it is the *pulse* of our business and the *impulse* behind our tailors. It isn't a *mere* mark, but a *merit* mark. All that sincerity stands *for* "SINCERITY" Clothes stand *on*.

The style that *lies over* clothes is born of the *sincere* tailoring that *lies under* them. We make sure to get *wool* fabrics and, then, to make them up with commanding *style-expression*.

The "SINCERITY" label simplifies buying for you. *Find* it in the garment and you've found *satisfaction*, never to lose it. Sold by most best clothiers. Get our Book of Modes and with it a firm grasp on style. *Free for a postcard.*

Kuh, Nathan & Fischer Co. CHICAGO
BUILDERS OF **Sincerity Clothes**

STYLE 222

BURT & PACKARD
Korrect Shape Shoes
REG U S PAT OFF
FOR MEN

ALL "KORRECT SHAPE" Shoes are equipped with wear resisting Tite-Oke Soles, a sole leather tanned by our organization in our tannery at Salem, Mass.

We do not make a single pound of Tite-Oke Sole Leather for sale. It is made expresly for use in shoes made by our organization.

Tite-Oke Sole Leather is free from glucose and other cheap weighty stuffing, used by some tanners to increase weight at the expense of quality, sole leather being sold by weight and not by quality.

KORRECT SHAPE" models for Spring and Summer are superior in point of outside style, inside comfort, and general excellence of construction throughout. There is a style to meet every taste. Send today for illustrated catalog in colors.

All "Burrojaps" Patent Leather Guaranteed.

Prices $4.00, $4.50, $5.00

Sold by 5000 dealers throughout the country.

BURT & PACKARD CO., 104 Field St., Brockton, Mass.

THE RULES OF RIGHT REAL-ESTATE BUYING

By William E. Harmon

MOST investments in real estate turn out badly from the point of view of both income and increment. This is partly the fault of unscrupulous promotions, partly the result of bad judgment; but most of the losses come from ignorance of the fundamental principles underlying and governing the movements in real-estate values. These fundamental principles are simple; if clearly understood they will serve as a guide to correct methods of investigation and as an effective safeguard against mistakes. It is my hope to give the results of a lifetime of study into the forces that govern an asset involving half the wealth of the world and to incorporate this experience in simple formulas that can be understood by all the readers of THE SATURDAY EVENING POST.

In considering the subject I shall, in the beginning, give an explanatory definition of real estate that will serve to clear up a great confusion in the minds of most people regarding it. Real estate consists either of land, improvements on land, or both land and the improvements thereon. The average man has never learned to make a clear distinction between land and the improvements connected therewith, and serious mistakes are therefore constantly made.

The first lesson to learn in successful real-estate operating is to differentiate between land and buildings and clearly to understand that they are exactly the opposite of each other in their fundamental characteristics. Land may or may not increase in value, but improvements always depreciate from the moment of their completion, and any increase or increment in land values is always offset in a certain degree by the depreciation of the improvements erected thereon.

The value of a purchasable thing comes from the demand for it. When the demand increases out of proportion to the supply the thing becomes more valuable. The value of land comes from its use by mankind in its various activities—to grow grain upon, lay railroad tracks, build factories or house people. As population increases, demand increases, and specific parcels of land affected by these conditions rise in value. If a given parcel of land could be procured without cost and held without expense, it would be the ideal asset, because the increase of population would surely, if slowly, increase its value; but the interest on the purchase price and the charges in the shape of taxes and assessments become a burden on property that must be borne by the increment or met by the income from improvements.

What Every Owner Ought to Know

Therefore, purely from an investment point of view, improvements on land are usually a necessary evil or—better stated—an economic expedient. No matter how carefully you may plan them, they inevitably decrease in value and thus act, in a certain degree, as an offset to increment. I am emphasizing this differentiation between land and improvements in the beginning because it affects every variety of real estate that you are likely to be called upon to consider; and to understand the principle of depreciation and appreciation is equally essential to success.

Before going further, let us repeat the first principles in realty arithmetic: "Land usually increases in value—buildings always decrease in value"; and one of the following four rules must be used to guarantee a successful investment therein. First: Where there is sufficient evidence that increment will much more than offset fixed charges—such as interest on capital, taxes and assessments—there should be no improvement whatever; in other words, the most profitable form in which such investment can be held is as vacant land. Second: Where improvements are advisable to offset fixed charges the improvements should bear to the cost of the land the smallest possible proportion compatible with the necessary income. Third: Where income becomes more important, but not the primary consideration, the improvements should be of such a character as to be permanently practical and thus suffer no unusual depreciation by changes in the character of the neighborhood or cost of maintenance. Fourth: Where income is the first consideration—that is to say, where property is purchased with the ultimate improvement or building already constructed, or where the ultimate improvement or building is contemplated—evidence should be furnished that the rentals will be sufficient to provide a satisfactory income, plus a sinking fund, to offset the cost of the building before its usefulness as an income producer has diminished or ended.

These four rules should be thoroughly studied by every student of real estate and by every individual who expects or hopes to make investments in this field. If the rules are accepted as scientific the application of them to various types of property becomes comparatively easy. Though it is impossible to go very far into detailed explanations, we shall now try to point out methods of examination and study that will apply to most types of property and bring them under one or the other of the above four headings.

A Question of Corners

The element of monopoly is essential to a rise in value of any article desired or needed for public use. Increase the monopolistic feature and you increase the return in equal or greater degree. Certain kinds of real estate have the element of monopoly in the extreme from the fact that they are so located that no other real estate can serve exactly the same purpose. Increase the measure of monopoly and you increase the attractiveness of the property as an investment. Some real estate has the monopolistic element in an almost exclusive sense—for instance, the corner of Broadway and Wall Street, New York. It serves its specific purpose with a far higher degree of efficiency than any near-by lot, thus possessing the power to exact almost unlimited rentals and having almost unlimited possibilities of increase or increment.

In my personal opinion the class of real estate having most conspicuously the natural features of monopoly comprises corners in the retail sections of growing cities; next in attractiveness come inside lots in said sections, and then come sites for apartment houses and wholesale property. As one gets away from the center the decrease is rapid, until the monopolistic element finally practically disappears and one eventually reaches a place where so much land is seeking purchasers that no one particular plot has a chance to increase, except in proportion to the general growth of the community. Oftentimes plots of ground may be strategically located in sections other than the center and possess this distinct and valuable characteristic to a greater or less extent. Waterfronts, junctions of transportation lines, manufacturing sites with railroad facilities and residential plots with conspicuous outlooks, usually take on value more rapidly than surrounding property and frequently contain the elements of an attractive investment.

As many cities grow in nearly every direction to practically unlimited distances, residential land has, speaking broadly, the minimum chance of increase, or increases at a minimum rate. Most cities in this country are growing in population at the rate of from three to five per cent a year—the average increase in land values over the whole city is at about the same rate; and, so far as I have been able to generalize, it has been shown that the natural increase in the value of land at the center of most of our American cities is at least twice the average rate of the city's growth and at the outer borders half the average rate. Though this is modified by innumerable conditions, it may be accepted as a fair approximation of what property will do in normal times. It would be fair, I think, to assume these figures in measuring the probable growth in the value of a given piece of property unaffected by unusual conditions.

The installation of transportation lines, bridges and street openings do, necessarily,

Green Label Varnish Talks

By Glidden

Are you Varnish-wise? Make sure the kind is right.

You want a varnish that is clear, durable and uniform. One that *emphasizes* the beauty of the wood.

A varnish that will set free of dust or brush streaks—that dries hard and clear-as-glass, elastic enough to withstand the changes of weather and is proof against heel prints and scratches.

That is Glidden's Green Label Varnish. A *very special* varnish for people who really care.

The most economical varnish on the market, because it goes so much farther—lasts so much longer.

Glidden's name is on every can.

Send for beautiful Varnish Book and prices.

The Glidden Varnish Co.

Makers of Fine Varnishes and Japa lac

Cleveland, U. S. A. Toronto, Can.

Branches:

New York Chicago

Glidden Varnishes

Five famous Green Label specialties:

M P (Master Painters) Durable Exterior—unequalled for exposed work.

M P Durable Interior—a high grade varnish for general interior use.

M P Durable Floor—for protecting and beautifying natural or painted floors.

Velvet White Enamel for an eggshell finish.

Superior White Enamel for a high gloss finish.

Summer is Coming

Prepare for it. Make your porch a cool, cozy outdoor room by day and a protected sleeping place on sultry nights.

Vudor Porch Shades

Vudor Porch Shades keep out the glare and heat of the sun, yet leave the porch airy and breeze-open.

Vudor Porch Shades are made of wide strips of light wood, firmly bound with strong cotton twine. They are artistically stained with appropriate weather-proof colors, making an ornament to any home. Vudor Porch Shades must not be confused with flimsy bamboo or imported screens. Vudor Porch Shades cost from $2 50 up, according to width. An ordinary porch can be shaded at a cost of from $3 50 to $10.00.

Today—Now—Send for Booklet

We will send you, free, upon receipt of a postal card request, the beautiful Vudor booklet, fully describing and illustrating, in actual colors, Vudor Porch Shades and Vudor Hammocks. With the booklet, we will send you name of dealer in your town.

Hough Shade Corporation, 226 Mill St., Janesville, Wis.

have an important effect upon real-estate values. At the same time, the optimist is likely not only to exaggerate but also to get other erroneous impressions concerning their effect. Assuming one judges correctly the effect of a certain improvement on a certain piece of property, the probabilities are very strong that said improvement will be much longer delayed than is indicated by the evidence at hand. A rule that I have always followed is to study such a local condition as carefully as possible, determine the length of time likely to elapse before said improvement is completed, and then double the time.

These suggestions should be regarded as purely precautionary ones, for every buyer of real estate should approach his subject in this spirit. I have raised large sums of money for real-estate investment, the largest through a man in Boston who has connections with the wealthiest families in that city. Twenty years ago he tried to sell me a piece of land and, after a long discussion, reported to the owner that I could find more "outs" about a piece of property than any man he ever saw. This, I think, was the factor that largely influenced him later in backing me in many enterprises.

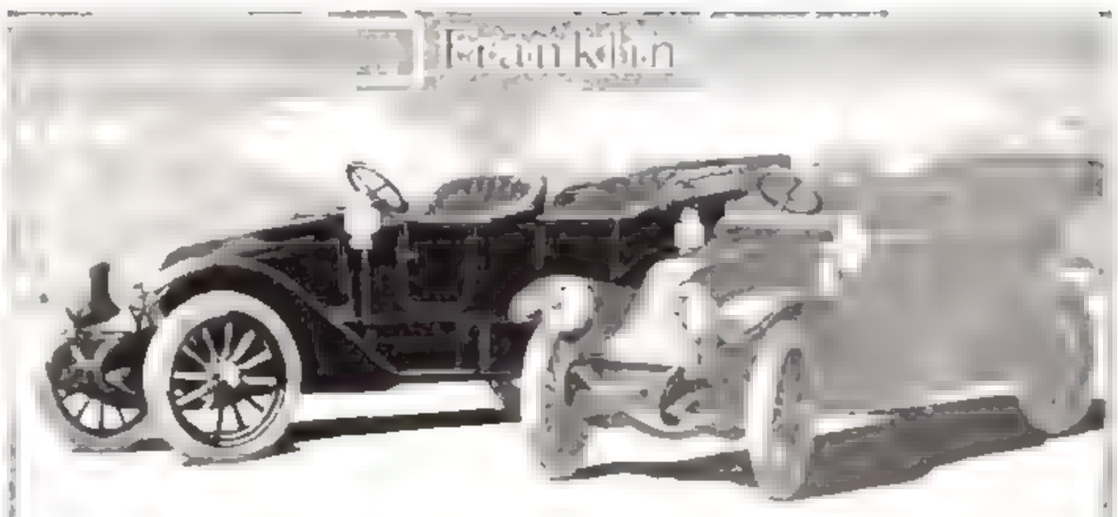
Though land is a natural monopoly, because it cannot be moved and because a certain piece of land may serve a specific purpose better than any other location, there is no such thing as a monopoly of the air above the land; and any advantage secured by the selection of a favorable site is quickly lost above the second story. It would startle a large proportion of even the most experienced real-estate operators to learn that the average income derived above the ground floor from all the properties in the retail business sections of the average American city is probably less than the interest on the cost of construction of the upper floors alone, and bears no part of the fixed charges on the land and buildings. This includes office buildings of the best standards. Since houses can only be regarded as incumbrances on land, their only justification is from their income or rental capacity; and, as the cost of the improvement frequently exceeds and is often many times the value of the land, the closest consideration should be given in the selection of the best type of "incumbrance" or income producer.

No Money in Monuments

Having spoken of the exclusive feature of a ground floor, I shall briefly show how this exclusiveness is lost in a large percentage of current construction. Though the ground floor cannot be duplicated and enjoys a rental commensurate with its location, as soon as you rise above the ground floor you place a much larger amount of floor space on an equality. Allowing for certain advantages on broad avenues or corners, side streets can also be built upon, if there is a demand, and above the ground floor they often afford equally attractive, or at least strongly competitive, rental space. The temptation to build thus usually keeps an oversupply of such property on the market; and not only is the rent rarely commensurate with expectations, but the chance of an increase in value is destroyed by the cost of structure.

This principle applies to office buildings as well, and to them perhaps even in a larger degree than to other types of high buildings. Some men erect office buildings for their income; some for the advertising they bring their business; others as monuments to their names. All come into competition and reduce the income to a low level. When Henry Frick was constructing his monumental office building in Pittsburgh he talked with a friend who has probably had as much experience in office buildings as any man in the country: "Owen, what is your opinion of office buildings as investments?" The reply was: "Henry, when office buildings begin as monuments they end right there as investments."

The same characteristic regarding overbuilding applies to residential sections. Sometimes buildings are constructed for their economic or rental value; oftener for other reasons—perhaps speculation—perhaps family considerations—perhaps as monuments or social advertisements. A generally accepted rule is that "it is cheaper to own your own home than to pay rent." The opposite is ordinarily nearer the truth. To own a home of your own is an important thing in the mental, moral and social development of your family, but it usually



The Franklin is the automobile with the air-cooled motor.

It is the highest development in motor car design, the automobile that thinking people everywhere are turning to more and more.

Every automobile is air-cooled, either directly or indirectly. Franklin air cooling is direct, positive and efficient.

It does its work perfectly and entirely without complication. It has no moving parts.

Separate currents of fresh, cool air, equal in volume, are drawn by a suction-fan fly wheel down over vertical steel cooling flanges set in the walls of each cylinder.

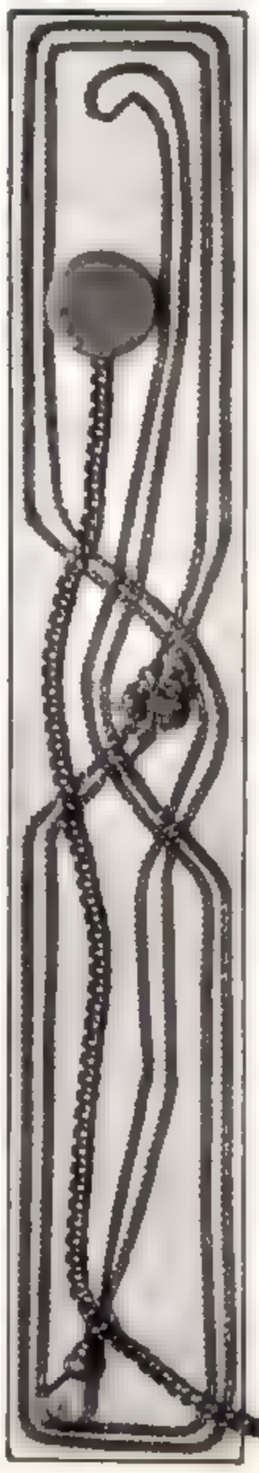
The motor is evenly cooled and properly cooled under every possible condition of driving.

Franklin air cooling eliminates all the weight of water cooling. This, together with Franklin light-weight construction, lessens the load on the tires.

Tire service on the Franklin is from two to four times greater than on other cars. The tires are never overloaded. Road shocks are minimized by full-elliptic springs. Blow-outs are avoided.

Let us send you our booklet "Hiram Percy Maxim, Air-Cooled Convert". It relates one of the most interesting changes of mind ever made by an engineer of recognized authority. We will be glad to mail to you a Franklin catalogue upon receipt of your address.

FRANKLIN AUTOMOBILE COMPANY Syracuse N Y



Think of your chain

There's style and fitness in chains—as in hats

You can afford to follow changing styles if you get Simmons. For you do not pay for useless gold buried in the center.

SIMMONS TRADE MARK CHAINS AND FOBS

are made with a core of baser metal at the center, and a thick shell of solid gold on the outside.

By the time the thick shell wears through to the baser metal, a solid gold chain will have worn so thin that it will have to be repaired—at a cost of nearly double the price of an entirely new Simmons chain.

Write for Style Book

Shows latest and most approved designs:

Simmons Vest Chains, Metal and Ribbon Fobs for men.

Simmons Lorgnette Chains, Metal and Ribbon Fobs, Necklaces, Bracelets, Chatelaine Pins, Eye-glass Chains for women.

Ask the nearest jeweler to supply you with what you want. He will have it—or can get it for you quickly from a near-by jobber.

R. F. SIMMONS COMPANY
191 N. Main St., Attleboro, Mass.

Look for "SIMMONS" in the swivel

Send us your name for Style Book.

Name _____

P O _____

Keep Pace With the Styles

RELY upon the clothes we make, Young Men, if you want to be right. Get them, you older men, young in all but years. They are clothes for all those with the interests, ideas and tastes of the age that desires, requires and demands style, tone, dignity, appropriateness. Never loud, fussy, burdened with frills or too extreme—they are smart, refined, distinctive. Made of selected fabrics and perfectly tailored, they are yet low priced.

The illustration offers convincing proof of our ability to develop and introduce new and practical styles for Young Men. This is English in effect. The coat is made with soft front which may be rolled to any button. Shoulders are natural width, sleeves narrower than usual, coat shorter. Vest is high cut, trousers straight and narrow. It is a style already popular and sure to grow in favor.

Our Great $500.00 Name Contest Open Only Seven Days More

If you have not entered a list of suggestions in this big Name Contest, do so at once. In case you can add other names to those already entered, send them promptly. We have not yet chosen the name and will not until contest ends.

We want the name for the labels we put on every garment we make and to use in advertising. We prefer short, catchy names that are easy to remember and suggest something of interest to Young Men.

The contest is open to all except those in our employ. Suggest as many names as you wish. We will acknowledge receipt with a handsome McFall Art Poster.

Some name will positively be chosen from those submitted in this contest. If suggested by only one person, he will receive $500.00; if suggested by several, prize will be equally divided.

Contest ends May 6. Name or names of winners will be printed in *The Saturday Evening Post* of June 10. The cash prize will be awarded on the same date.

Note This Condition in Particular:

The clothes we make are sold exclusively through the leading retail stores of the country. We are indebted to these for their aid in making our offer known. Therefore, all names must be sent us through a store that sells clothing. We cannot consider names sent direct. Send your suggestions through a store selling our goods if you can find it; otherwise send the names through any clothier.

Favor us with your name and address — we will mail you our booklet "Young Men's Clothes"

Ederheimer, Stein & Co., Chicago

costs money; and, except when residential property is offered at a figure that is obviously below its actual cost, one should hesitate to buy such property from an investment point of view.

If you have followed me thus far you will realize that I have called attention to a good many of the underlying "outs" about real estate. Get these thoroughly grounded in your mind and you are prepared to see the other side of the picture. Let us, then, repeat: Remember that vacant land must increase enough to meet all the carrying charges. Remember that buildings decrease in value and earning capacity; and this decrease must not equalize the increase in land value measured by the rate of the growth of the city. Remember that the only factor that increases land values is its monopolism; and if it has no such characteristic its growth will not exceed the average growth in value of the city as a whole and will probably be less.

People are constantly making money in real estate. Enormous fortunes are made and will be made in judicious investments as long as the population of the country continues to grow. Out of the vast amount of facts underlying and causing the upward movements in land all over the world it should be possible to formulate some rules that will, in the majority of cases, work out accurate results. Let us consider a few of them, regretting the lack of space that prevents a more worthy and detailed study of the subject.

The average man is called upon to consider the following classes of real estate for investment: Income-producing property, consisting of residences, factories, buildings devoted to wholesale trade or manufacturing; buildings used for retail business purposes; vacant land and lots that are or will be available for some one of the above purposes, and agricultural lands. In investigating vacant property a great deal of care should be given to the study of the rate of growth of the community, for this growth must bear all the charges that fall upon non-income-producing property. There is no doubt that the greatest profits are derived from and the greatest risks taken in this class of investments. Such property should always be in the line of growth rather than behind it. No matter how close to a populous center a piece of property may be, it must be ahead or in the direction of the growth, or it will either remain stationary or decrease in value.

How to Figure Profits

Assuming you have under consideration some of the types of property just referred to, apply the following rules and you will have as accurate a guide as it is possible to work out. If the property is available for retail business compare the present asking price with the asking price of it or similar property a certain number of years before—say, ten years; if the increase has not been more than double the percentage growth of the city for the same period you can be reasonably sure that the next ten years will produce about the same increase. Against this increase charge eight per cent a year, cost of carrying, and the difference will be your probable net profit. To illustrate: Suppose a given lot of land is, in 1910, priced at ten thousand dollars; it sold in 1900 at five thousand dollars; the rate of the city's growth is six per cent a year; in 1920 the ground should be worth twenty-two thousand dollars; your charges, including interest on the principal of your money, would amount to eighteen thousand, leaving a net profit of four thousand dollars; or a total income of ten per cent a year upon your investment. Many conditions may occur to modify or increase this amount, but, if the land has been selected intelligently, the tendency will be to increase the profit rather than to diminish it. This comes from unexpected city improvements and the apparently decreasing value of gold or money as compared to property. The main point is to get your fundamentals right, select your property in a growing location and see that the asking price is not inflated compared to adjoining property. If you are considering vacant land for wholesale, dock, factory or residential purposes apply the same rule, but split the rate of increase in two. In this explanation I am taking average land unaffected by unusual conditions. Installation of transportation, special construction of large industrial institutions employing large bodies of men, installation of parks and other civic improvements all introduce elements that must be considered separately and judged on their own merits. It should also be realized that I cannot take into consideration property which through necessity is offered at less than its intrinsic or relative value, though admittedly a large part of the profits in real estate comes from such purchases.

In taking up improved property the problem becomes more complex. Against increment must be charged depreciation and to the credit of increment must be added income. The ideal investment in improved property is where the buildings are old, but produce some income and yet add little or nothing to the original cost of the land. This kind of real estate often carries itself and sometimes produces a satisfactory income. When the demand for its ultimate use appears you derive the full measure of the increment; and many have little or nothing to charge against depreciation or loss of interest.

Ideal Conditions for High Returns

Obviously it is not always possible to get such investments and we must consider property either fully improved or where the buildings cut an important figure in the cost. If buildings are substantial, not over two or three stories in height, are used for business purposes and do not represent an investment cost in excess of the land value, a net income of five per cent will generally prove safe in a growing city; if four stories or more in height, or double the land value, the net income should be at least seven per cent and sometimes much more. If used for special purposes, such as theaters or factories, they should yield at least eight per cent net and have a responsible tenant on a comparatively long lease. Steam-heated apartment houses should show an annual gross return of twelve per cent on the asking price and cold-water tenements not less than ten per cent; residences should bring from eight to ten per cent, but rarely do and are the least attractive improved property to own from an investment point of view.

Absentee landlordism is a disadvantage; and, where an owner cannot collect his own rents and attend to his own repairs, an amount equal to five per cent of the gross rents should be added to bring my estimates out. A form of real-estate ownership of growing popularity is where the owner lives in his own property and uses his personal influence in securing desirable tenants. In Boston this system of tenement-house investment has become very popular among the thrifty Irish and shows satisfactory results.

These estimates are all based upon a structure in the average condition, compared with other structures of the same kind, and in good repair at the time of purchase. If an intending purchaser will follow the rules herein outlined, will make his investigation thorough, not permit himself to be hurried to a decision by the fear of losing the property, and above all things corroborate the statements of owner or agent by the testimony of disinterested parties, I am firmly convinced that in three cases out of four the investment will prove satisfactory.

Agricultural lands are in a class by themselves and introduce many complications too numerous to mention here. Though I realize that the following restrictions will cut out all but an occasional purchase in farm-lands, I could not advise such purchase for investment purposes, except where the net cash rent will equal at least four per cent on the investment.

There is no doubt that farm-lands are increasing in value more rapidly than population; and, had I the space, it would be practicable to elaborate the subject so as to take in much agricultural land cut out by this drastic limitation. It is, however, impossible in this article.

WATCH INSPECTION ON THE RAILROADS

By H. Frank Meddril

ON A SPRING afternoon, almost exactly twenty years ago, the engineer and conductor of a westbound accommodation train were given orders to let the eastbound fast mail pass them at a small station near Oberlin, Ohio. The trainmen glanced at the station clock, compared timepieces and proceeded on their way. It afterward transpired that the conductor did not again look at his watch, relying, not unnaturally, on the engineer; while the timepiece of the latter, it was subsequently shown, must have stopped four minutes and then started running again, a fateful fact unknown to the man at the throttle. Unaware of the four lost minutes he was leisurely lumbering along when the fast mail flashed into view. The result was a collision in which both engineers were killed, and the mangled remains of nine postal clerks were taken from the wreck.

The destruction of rolling stock and the expensive litigation that followed this collision was due entirely to an unreliable timepiece, and doubtless similar accidents on other lines first brought home to the railroad companies the importance of a good timepiece as a factor in safe railroading. Then was evolved the watch-inspection idea, and so salutary did its introduction prove that the system is now in force on railroads aggregating a total mileage of nearly two hundred thousand miles; nor has any railroad that once adopted the system ever dispensed with it. Considering, in fact, its proved service in protecting life and property, it is safe to predict that some form of watch inspection will be in force on all the railroads of the continent in the not distant future, Canada and Mexico having already followed our lead.

The railroad man's watch is rightly regarded as a safety appliance, but there is this distinction to be made—that though all other safety devices are procured at the expense of the railroad companies, the watch must be purchased by the engineer, conductor or brakeman. The railroad employees, however, see no particular reason for objecting to this investment, partly because their well-paid positions call for no equipment of tools, and partly because a good watch is a permanent necessity in their calling and is their personal property.

Though the majority of travelers by train have heard of railroad watch inspection, probably but few of them have any accurate idea of the rigid system in force in regard to the timepieces, their grade, regulation and repair. In accordance with the inspection rules, a railroad man is compelled to purchase a watch of high grade, the minimum standard being what is known among the American watch trade as the seventeen-jeweled patent regulator, adjusted to heat, cold and at least three positions—pendant up, as carried in the pocket, dial up and dial down.

A System That Prevents Mistakes

Though this is not by any means the most expensive watch produced in American factories, it has all the essentials necessary to good timekeeping and first-class service. The "time service" calls for a watch that will run within a variation of thirty seconds a week, and the watch above specified, with proper attention, will accomplish this and more. The rules call also for a lever-set watch in preference to a pendant-set watch, because of the possibility, in the latter case, of the wearer's forgetting to push back the stem after setting. One of the latest improvements in the railroad watch is the minute numeral dial, designed by the general watch-inspector of the Sante Fe, the use of which renders mistakes in reading the time virtually impossible.

The inspection system calls for the service of a general time-inspector and a staff of local inspectors, the latter situated at such points on the road as will make it convenient for the men to have their watches attended to in accordance with the rules. These inspectors are, of course, expert watch repairers, and are generally selected from such local jewelers as are known to possess special competence in this line. The railroad man, having provided himself with a watch of the specified grade, is compelled by the rules to submit this timepiece once every two weeks to an inspector for regulation by comparison with a standard clock.

This bi-monthly examination of the timepiece by the inspector is most painstaking. He notes whether it calls for cleaning or mere regulation, and makes a complete record of the rate of the watch, the date of regulation or repair, the number of seconds gained or lost since its last inspection, the name of the owner and other particulars.

The bi-monthly examination of the railroad man's card—a card which the latter carries on his person and on which is noted the rate of the watch after each inspection—affords a convenient means of comparing the rate of the watch at different times and its improvement or deterioration in this respect. In addition to the record that the inspector keeps for himself, he has to furnish the general time-inspector with similar information, together with any personal report he has to make.

The general time-inspector is an officer of the railroad company, responsible to the general manager or other officer whose duty it is to supervise this branch of the service. All records are compiled for the use of the latter, and after his personal examination of them he takes such steps in regard to delinquents and for the perfection of the service as he sees fit.

In the Guise of Father Time

As the railroad time service specifies a standard for all railroad men's watches, it is to the interest of the various watch companies to produce a grade that corresponds exactly to the standard. It is sometimes charged that discrimination is made in favor of one or another make of watch by inspectors. There is absolutely no basis for the charge. The railroad man is not compelled to purchase his timepiece in any particular place or from any particular jeweler or manufacturer. The watch can be purchased anywhere, provided it is of the specified grade and meets with the approval of the local inspector. Neither is the railroad man compelled to give his watch for repair to any particular jeweler or watch-inspector. He can have the timepiece repaired by whomsoever he wishes, the only stipulation being that it is to be submitted for the approval of the inspector before it is again put into use. This is necessary for the thoroughness of the system.

A sheet of instructions is given to every local inspector, containing the list of watches that are officially recognized as meeting the railroad requirements. These watches are over forty in number and are the product of eight different manufacturers. As this list of manufacturers includes all the watch manufacturers in the country that make watches of the required standard, one can readily see the beneficial effect that the time service has on the watch industry, furnishing, as it does, material inducement for the maintenance of the high standard and cultivating not only in railroad employees but also in the public the desire for reliable timepieces.

It might seem that the rigidity of the rules is an exaction on the men, but this is not so. In a sheet of instructions to local watch-inspectors, the first of a number of eminently practical rules is as follows:

"When watches are presented for inspection, care should be exercised not to impose any hardship or annoyance on the employees; and, in case of any doubt, give the employee the benefit, if this can be done with safety to the service—but safety and reliability must first be considered. There must be no discrimination of any kind whatever on account of trade prejudice. You will bear in mind that, as an inspector of watches, you are acting for the company."

With the progress in railroading, the increase of speed and the multiplication of lines and traffic, the railroad watch is yearly becoming a more important factor in train operation. It is safe to say that, without it, the eighteen-hour trip from New York to Chicago would be a practical impossibility.

Do You Ask for—

"Onyx" Hosiery

when buying hosiery?

"Onyx" Hosiery makes no glittering promises, resorts to no catchpenny methods, relies alone on the merit and honesty of its products.

It would be rank folly to advertise any article without merit.

Merit wins success.

"ONYX" HOSIERY is a great success.

Success invites imitation.

Therefore ask for "Onyx" Hosiery, every pair of which is plainly stamped with the "Onyx" Brand for your protection.

FOR WOMEN

B 488

Women's "ONYX" Gauze Silk Lisle in black and all colors, with "GARTERTOP" and Spliced Heel and Toe very sheer, exceedingly strong. *25c per pair*

910 7

Women's "ONYX" black, tan and white Gauze Lisle, with "DUB-L TOP" and "DOUBLEX" Heel and Toe; a very desirable quality. *35c per pair, or 3 pairs, $1*

409 K

Women's "ONYX" "DUB-L TOP" Black, White and Tan Silk Lisle with "DOUBLEX" Spliced Heel and Toe, feels and looks like silk, wears better. *50c per pair*

409 G. The Gauze weight of this celebrated number with all its merits *50c per pair*

SILK HOSE FOR WOMEN

251

Women's "ONYX" Pure Thread Silk with Lisle Sole and Lisle "Garter Top"—Black and all Colors—a wonderful value *$1.00 per pair*

498

This special "ONYX" Production represents more Good Value and Greater Comfort than any other number. In Black and all Colors of Extra Length, with a "WYDETOP," and Silk Lisle "GARTER TOP" and Sole: twenty-nine inches long. These improvements prevent garters from cutting and toes from going through. *$1.50 per pair*

222

Black All-Silk, Medium Weight, Extra Fine Gauge, "DUB-L TOP" Guaranteed to give satisfactory service. *$1.75 per pair*

FOR CHILDREN

B 1274

Boys' "ONYX" Seamless 1x1 Ribbed Heavy Cotton Hose; Black and Tan. Sizes 6 to 10. *25c per pair*

FOR MEN

B 153

Men's "ONYX" Silk Lisle, black and all colors, Gauze Weight, Linen Spliced Heel and Toe and Double Sole; a remarkable value. *25c per pair*

E 325

Men's "ONYX" Black and Colored Silk Lisle "DOUBLEX" splicing at Heel and Toe. "The Satisfactory Hose" *50c per pair*

E 328. The Gauze Weight of the above number *50c per pair*

215

Men's "ONYX" Pure THREAD SILK with Lisle Heel and Toe, in Black and the following colors Tan, White, Grey, Navy, Purple, Hello, Suede, Green, Burgundy and Cadet. Best pure silk sock made at the price. *50c per pair*

515

Men's "ONYX" Pure Thread Ingrain Silk Hose, with Lisle Sole, Black and all popular shades Extra fine quality. *$1.00 per pair*

Sold at the quality shops. If your dealer cannot supply you, we will direct you to the nearest one or send postpaid any number desired. Write to Dept. E. P.

Lord & Taylor New York

Wholesale Distributors

THE STORY OF THE CADILLAC

This story not only describes the many superior features of the Cadillac car but it gives much information which the automobile buyer wants to know, and which will be of advantage to him no matter what car he may favor

IN THE FIELD OF MOTOR CARS, the Cadillac stands pre-eminent as representing the most advanced development along truly practical lines

As it stands today it embodies principles and methods in construction which have proven their correctness in forty thousand Cadillacs which have preceded it

Of these cars, some 2000 of them were made nine years ago and not one, so far as we are aware, has been discarded as worn out and unfit for further service. If there be any other car of which the same statement can truthfully be made, we do not know of it

The Cadillac "Thirty" upon its introduction, in 1908, marked the beginning of a new era in motor car manufacture. It set aside all pre-existing standards of value. It established the new criterion by which motor values should [illegible] be judged

The Cadillac represented the solution of the problem of producing the highest type of motor car, to be sold at a price which theretofore would purchase only mediocrity. It stayed the industry until it could adjust itself to the newly inaugurated condition. The Cadillac had many followers in its wake but its lead has never been lessened and after three years its position remains as clearly defined as at its inception. It was the first car to be offered at a so-called "moderate price" which was accepted as a serious competitor to cars selling at more than double its price. No better evidence can be offered of the correctness of this assertion than that the Cadillac finds a very material share of its purchasers among those discriminating motorists whose ideals had been realized only in cars for which they paid from $3000 to $5000 or possibly more

The success of the Cadillac has been pronounced remarkable. Yet, it is not remarkable—excepting by comparison. Its success is nothing more than what could be expected for a motor car such as it is. Its success is due to its deserving merit—to the thorough satisfaction and constancy of the service which it has rendered to its users.

The Cadillac embodies no untried principles in its make-up for the purchaser to try out at his own expense and annoyance. The fitness of every essential part and its ability to perform its functions has been proven in trying service.

Cadillac cars are manufactured almost in their entirety in the great Cadillac plants. These plants include foundries, both iron and brass They include pattern shops, sheet metal shops, gear cutting shops and machine shops. They include body building, finishing, painting, enameling and trimming departments. In these plants are manufactured the motors, the transmissions, the radiators, the hoods and the fenders. There are also plants for the manufacture of even small parts—capscrews, bolts, nuts, etc.

The equipment of the Cadillac plant in the matter of fine machinery, fine tools, jigs and fixtures is not excelled in any other motor car factory in the world—a statement which will be verified by those who have had the opportunity of a personal inspection.

The unrivalled reputation enjoyed by the Cadillac product, the constant and enduring service rendered, the economy of operation and maintenance are not matters of mere chance. They are the logical outcome of Cadillac principles and Cadillac methods.

Of the many distinctive features characteristic of the Cadillac, that of thorough standardization has ever been one of the most pronounced. The advantages of standardization are manifold, a motor car cannot be what it ought to be without it. The disadvantages of its absence can scarcely be calculated.

Standardization means that every individual part is exactly like every other part of its kind, without even the one-thousandth of an inch variation where that degree of accuracy is essential. It means the absolute interchangeability of parts. It means that when for any reason it becomes necessary to replace a part that the part may be ordered from the factory and that it will fit without the slightest alteration.

In the Cadillac there are 167 parts and 237 operations which are not permitted to deviate to exceed one one-thousandth of an inch,—about one-third to one-half the thickness of a hair—from the prescribed limits of measurement. There are some parts in which the limit of variation permissible is cut down to the half of one one-thousandth

So accurately is every piece made that thousands of pieces of a kind with thousands of pieces of other kinds are sent to the various assembling departments where they are all "put together" with the use of only wrenches and screwdrivers—not so much as the finest file or emery cloth being necessary.

Standardization means correct alignment and that the parts will work in perfect harmony. It precludes the possibility of ill fitting joints and bearings. Standardization decreases the great power absorbent—friction. It limits wear. Standardization reduces "automobile troubles" to a minimum. It brings operating and maintenance cost down to the lowest notch

Standardization produces a quiet and smooth running car. In this respect the Cadillac is not surpassed even by cars selling at two to three times its price—and very few of those

While standardization has reduced wear at friction points to the lowest possible limit, the car is provided wherever possible with adjustments for taking up any wear.

The Cadillac is a car manufactured practically under one roof instead of merely an assembly of motor, transmission, frame, axles, etc., obtained indiscriminately here, there and everywhere that they may be had at the lowest price, regardless of quality. This is a feature which no buyer can afford to overlook.

NOONTIME AT THE MAIN PLANT

The Cadillac Company is prepared to replace any part of any car it ever built. No Cadillac user was ever obliged to discard his car because of inability to obtain some needed part. No Cadillac user was ever obliged to pay an exorbitant price to have such part made to special order because the maker had gone out of the business, had discontinued making parts for old models or had to depend upon some outside parts maker to supply them

The Cadillac "Thirty" has repeatedly demonstrated its speed capabilities at from five to fifty miles an hour on high gear, and its superior hill climbing abilities are recognized the world over.

It is a sturdy and dependable car. Its motor is the most powerful of its dimensions ever designed. Its strong and substantial construction, the perfect fit and perfect alignment of its working parts enables the maximum of the motor's power to be delivered to the ground—in marked contrast with flimsily constructed cars in which material is skimped to save cost and in which the twisting and binding strains consume much of the power

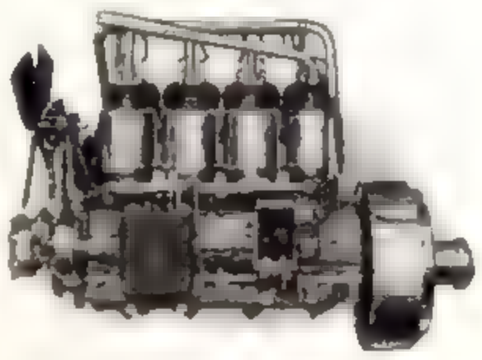
The Cadillac has demonstrated its right to the distinction of being the most carefully built car ever produced. It has demonstrated its right to the distinction of being the most economical multiple cylinder car, both in operation and maintenance. It has demonstrated its right to the distinction of being the most reliable and the most serviceable car. It has demonstrated its right to the distinction of being the greatest automobile value ever offered

Motor

The Cadillac motor is entirely different from any other—and to its differences is attributable its superiority. The use of this type of motor in every four cylinder Cadillac ever made, covering a period of nearly seven years, has failed to develop a single deficiency. On the contrary, as the years go by and their numbers increase, the more pronounced is the conviction that for all the essentials that go to make a motor what it ought to be, the Cadillac motor occupies a position unique and alone.

It is constructed upon the "built-up" and "individual part" principle, a principle conducive to efficiency, power, simplicity, smoothness of action, long life and economy. Notwithstanding the advanced manufacturing methods employed in the Cadillac plant, this type of motor is the most expensive to produce. While that construction may necessitate a higher selling price for the complete car than would be required were we to build a motor in the ordinary way, the extra cost is compensated for many times over by the greatly increased service and satisfaction it will render and the lessened expense for operation and maintenance

It is of the four cylinder, four cycle type, 4½" cylinder bore, by 4½" piston stroke. By the generally accepted method of calculation, it is rated at 32.4 horsepower. This method, however, which considers only the bore of the cylinders regardless of the general design of the motor, the accuracy of its workmanship or the fineness with which the multitude of small details are worked out, will be readily realized as totally inadequate for determining the power of a Cadillac motor, especially when compared with motors of ordinary construction



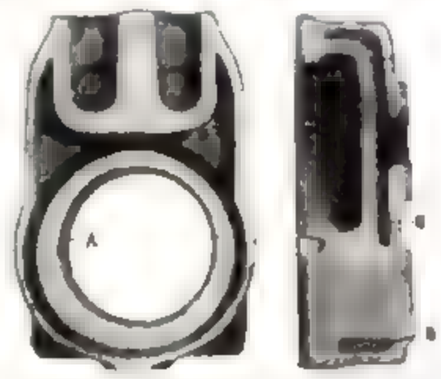
CADILLAC "THIRTY" MOTOR

Each cylinder is cast by itself as are also the cylinder heads which contain the valve chambers. The heads are attached to the cylinders by right and left threaded nipples. The water jackets which surround the cylinders are of spun copper. By casting each cylinder by itself it enables us to make the walls of uniform thickness and by applying the copper jackets it leaves uniform space for water circulation resulting in even cooling of the entire cylinder with the resulting advantages

CADILLAC CYLINDER AND COPPER WATER JACKET

Note the even thickness of cylinder wall and uniform space for water circulation.

We show here some of the advantages of our method of construction as against the ordinary practice of casting cylinders, valve chambers and water jackets together. In the illustration below is shown a cylinder with valve chamber and water jacket cast integral. This illustration is made from a photograph taken of a cylinder and water jacket cut in two horizontally Note the varying thickness of the cylinder wall "A" With this condition existing it will be readily understood that it is impossible for the circulating water to cool the cylinder uniformly The result is that the contraction and expansion of the metal will be so varying that the bore of the cylinder will not retain perfect roundness In consequence it will bind the piston at certain points of its travel and fit so loosely at others that the lubrication is imperfect, that wear is uneven and disastrous and that there is a great waste of fuel with a corresponding loss of power.



ORDINARY CASTING OF CYLINDER WITH WATER JACKETS INTEGRAL

Note varying thickness of cylinder walls and uneven water circulating space. Also webs which interfere with circulation.

In the smaller figure will be seen the webs "B" which are sometimes formed when the two parts of the core used in casting are not held firmly together. This web is sure to obstruct the circulation of the water, causing overheating of the cylinder with its undesirable consequences, and is something that is impossible to detect without destroying the cylinder.

We do not wish to be understood as saying that it is impossible to make such casting correctly, but it is a fact that many are not made correctly.

When cylinders, valve chambers and water jackets are made separately, as in the Cadillac, an injury to any one part calls for the replacement of only that particular part at but a moderate cost, while in the case of cylinder, valve chamber and water jacket cast together, and particularly when cast in pairs or all in one, an injury to any one part necessitates taking down the motor, replacing the entire combination casting and reassembling

Our cylinders, pistons and piston rings are cast in our own foundry from special grades of metal made after our own formulas, the result of years of experience, experimenting and testing in our own laboratories. The superior qualities of Cadillac castings are so widely recognized and appreciated that for years we have made cylinder, piston and piston ring castings for a number of other automobile manufacturers making the highest priced cars in America

The accompanying illustration shows the method of gauging Cadillac cylinders. Every cylinder after being ground must stand this final test. Two gauges are provided. One of them is marked "4.500 Go," meaning that it is exactly four and one-half inches in diameter The cylinder must be large enough to permit this gauge to enter. The other gauge is marked "4.502 Not Go," meaning that its diameter is just

THE STORY OF THE CADILLAC—*Continued*

two one thousandths of an inch larger than four and a half inches, but the cylinder must not be large that it will permit this gauge to enter. If a cylinder is too small to permit the "Go" gauge to enter, the inside is ground until it is the correct size. If the cylinder is large enough to permit the "Not Go" gauge to enter, it is discarded

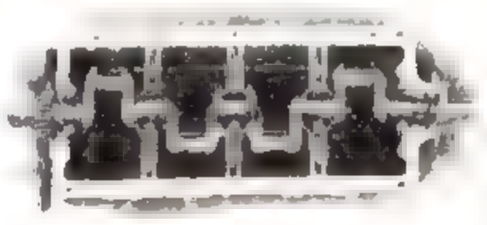
How CADILLAC Cylinders are Tested for Accuracy

When you realize that one gauge is less than a hair's breadth larger in diameter than the other, when you realize that one will enter the cylinder and the other will not; when you realize that there are 237 dimensions in the Cadillac car which are not permitted to vary more than the one one-thousandth part of an inch, which is about half the thickness of the average human hair, then can you form some conception of why Cadillacs are what they are, and why they render the constant service that they do

Cadillac pistons are gauged to similar accuracy

The result is that neither cylinders nor pistons can possibly vary in diameter even a hair's breadth. Consequently ANY piston will fit a ANY cylinder. They do not have to be "paired." If it ever becomes necessary to replace a piston, all the owner has to do is replace the piston. He is not necessarily obliged to replace the cylinder also, or possibly a pair of cylinders or the whole four as might be the case where they are cast in pairs or all together

In finishing the cylinders and pistons, we do not stop at simply machining. Every one of them is ground to a polished surface resulting in practically perfect compression and consequently maximum power. The piston rings are finished with the same precision. They are made from our own special formula, differing from that of which the cylinders and pistons are cast. This metal possesses exceptional spring qualities not easily affected by the heat of the motor. Therefore, they retain their efficiency long after the ordinary ring would be rendered practically worthless



CADILLAC OIL PAN AND CRANK SHAFT

Note the five large substantial bearings
Also showing Oil Wells and Distributing Troughs

The crank shaft is substantially supported by five large bearings, insuring that firmness and rigidity essential to a smooth running, vibrationless and durable motor

These bearings are of a large surface, made of Babbitt metal with bronze backing. Incidentally, we had occasion to examine the bearings of a car which had traveled 46,000 miles yet the wear proved not to exceed the one one-thousandth of an inch. Each bearing is made in halves and, should occasion ever require, they may be removed, replaced or adjusted through the hand holes in the crank case without even disturbing the crank shaft.

The inlet and exhaust valves are all located on the right side of the motor and are operated by the single cam shaft. The valve lifting rods do not bear directly on the cams. The lower end of each rod is provided with a hardened steel roller and consequently the possibility of wear is reduced to an absolute minimum.

The cooling system used on the Cadillac is unexcelled in any other motor car at any price. The radiator is our own design, made in our own factory. It is composed of 150 seamless copper tubes passing vertically through 135 horizontal copper plates,—copper because it radiates or throws off heat better than other metals. In the method of manufacturing we have inaugurated a wide departure from the usual practice of dipping the entire radiator in molten solder after assembling, a practice which is followed to cover poor workmanship and poor material, and a practice which has a decided tendency to reduce the radiating efficiency. The Cadillac method is to confine the solder as closely as possible to the points where the tubes pass through the plates without covering the plates themselves. By this method we obtain the maximum radiating efficiency. All parts and passages with which the water comes in contact are made of either copper or brass—no iron or steel or other metal subject to rust. Before assembling, each individual tube is tested and the finished radiator is also tested by air and water pressure. The water circulation is promoted by a gear driven centrifugal pump. The air draft through the radiator is augmented by a ball bearing belt driven rotary fan. With our radiator construction, the copper jacketed cylinders and uniform water circulating space, we have a system that comes nearest perfection of any that has ever been devised

The clutch is the leather faced cone type. It is of pressed steel, giving it great strength without needless weight. The ring with which the cone engages is split at eight points of its periphery and part of each section is sprung inward. This causes the clutch to take hold gradually so that in starting the car there is that noticeable absence of shock and jar characteristic of most cars

This clutch is devoid of complications. It is extremely simple and requires the least attention of any motor car clutch ever designed. In the matter of efficiency, ease of operation, dependability and service, it is not even approached. It requires but a few minutes to remove it, if necessary

The motor entire is mounted in the chassis frame by our three point suspension plan. By this method, any twisting strains to which the car may be subjected due to uneven road conditions do not materially affect the alignment of the motor and its working parts.

Ignition

In the very essential matter of Ignition the Cadillac is equipped with two separate and complete systems, each with its individual set of spark plugs. Either system is efficient for operating the car, entirely independent of the other

For one system we use the Bosch high tension magneto.

As an auxiliary ignition, we have adopted the new Delco Distributor System

We use this system not merely for starting but to afford Cadillac users a dependable reserve ignition that can be used for running any distance with satisfactory results

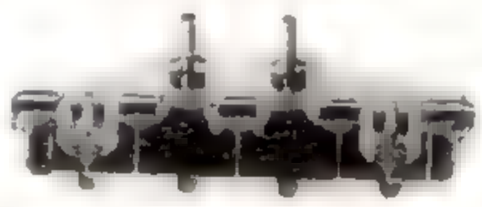
Lubrication

In the important matter of lubrication, the Cadillac is provided with the most efficient, the most positive and the most economical system ever devised, the oil consumption averaging from 5100 to 8001 miles per gallon

A quantity of oil is placed in the oil pan of the crank case. An oil reservoir is placed alongside the motor; in this reservoir is located a double acting force pump, the supply from which may be regulated to take care of the motor's requirements. By means of splashers at the end of each connecting rod which dip into the oil at each revolution of the crank, the oil is thrown completely over and upon all the inside working parts of the motor, including main bearings, cylinders, etc.

With the Cadillac system there is no possibility of the oil collecting in either end of the crank case as the sloping troughs on the sides distribute it from one compartment to the other, maintaining a uniform and constant level in each, regardless of road grades, up or down

There is another prime advantage. There is not a multiplicity of feed pipes to watch that are liable to become clogged up and result in burned out bearings. On the contrary, there is but one and if the oil is shown by the sight feed to be feeding properly and the supply in the crank case adequately maintained, there is positive assurance that all bearings taken care of by this system are being perfectly lubricated.



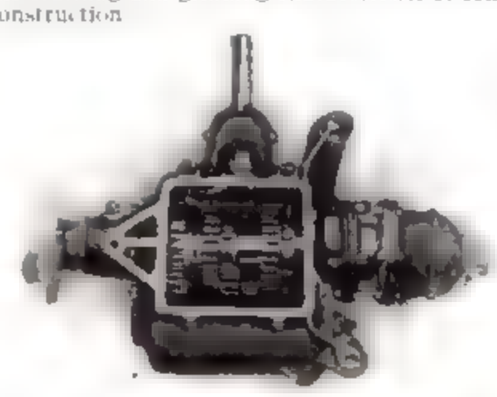
SECTIONAL VIEW OF CADILLAC CRANK CASE AND CRANK SHAFT

Showing Oil Wells and Distributing Troughs

Transmission

The Cadillac transmission is as superior to the usual transmission as the Cadillac motor is superior to other motors. It is more substantial, more positive, and by operators of long experience it has been pronounced the most easily operated of any they have ever used. It is our own design, manufactured in our own factory. It is the selective type of sliding gear. There are three speeds forward and reverse, direct on high. The gears, also the transmission shaft and clutch shaft, are made of chrome nickel steel. The construction is Cadillac quality throughout. The utmost skill is exercised in cutting and finishing the gears and other parts according to the Cadillac system of limit gauges which insures hair's-breadth accuracy. These parts are then treated by a special process which gives them extreme strength, toughness and wear resisting qualities

The gear teeth are "backed off" or beveled by machinery especially designed for the purpose. This facilitates the shifting of the gears without the crashing and grinding characteristic of some construction



CADILLAC SELECTIVE TYPE SLIDING GEAR TRANSMISSION

The main transmission shaft, the jack shaft and the clutch revolve on five annular ball bearings

Drive

The drive is direct by special heat treated high carbon steel shaft, fitted with two universal joints having hardened and ground bushings and pins. The joints are enclosed in spherical housings and run in oil baths. The forward joint which is telescopic, is so constructed that it is self-centering, resulting practically in the elimination of friction and binding strains characteristic of ordinary construction. The drive shaft revolves on Timken bearings. The torsion member is "V" shaped, tubular. When the car is carrying a normal load the power is transmitted in practically a straight line from the motor to the rear axle, with the result that the maximum of the generated power is delivered to the ground

The foregoing are some more of the reasons why the Cadillac shows more power than any other car having a motor of its size

Steering Mechanism

Like most important features of the Cadillac the steering mechanism is different from any other type. It is of our own patented design and manufacture, of the worm and worm gear sector type. The parts are all accurately cut and hardened, and the worm gear is fitted with two ball thrust bearings. The teeth in the middle of the sector being the ones which are in mesh when

CADILLAC STEERING GEAR

the car is driven straight ahead, naturally perform the greatest service and are therefore most susceptible to wear. To compensate for this the center teeth are cut on a slightly less pitch radius, so that any wear may be taken up without affecting the upper or lower teeth of the sector; consequently they do not bind when turning corners. We know of no other car equipped with a steering device capable of adjustment to the degree which characterizes our own.

A steering gear that is not provided with proper adjustments is apt to become worn to such an extent that the resulting back lash will make steering both uncertain and unsafe.

The adjustment provision of most gears is simply for original setting at the factories, so that when the parts become worn they must be replaced by new ones. In our mechanism the provision for adjustment is more adequate than will probably ever be required.

Springs

One has but to ride in the Cadillac to fully appreciate its superb riding qualities. It carries its own good road with it. Its spring suspension is generally conceded to be the most luxurious ever installed on a motor car.

The forward suspension consists of two semi-elliptical springs, 36 inches long by two inches wide

CADILLAC REAR SPRING SUSPENSION

The rear suspension is of the three-quarter platform type, a type which is recognized as the most conducive to comfort, but which makers of cheaply constructed cars cannot afford to use and which few have sufficient knowledge of to apply correctly. Like most other features, this is one which the Cadillac Company has perfected to a marked degree.

Axles

The rear axle is the Timken full floating type with Timken bearings throughout. This is a type of axle which outside of the Cadillac will be found only on higher priced cars. In this axle the load of the car is carried on the housing, the live axle shafts simply transmitting the power to the rear wheels

The front axle is drop forged, I beam section with drop forged yokes, steering spindles, spring perches, and tie rod ends. The front wheels are fitted with Timken bearings

Brakes

A thoroughly efficient and dependable brake system is one of the greatest essentials to the safety of the motorist

The Cadillac is equipped with two pairs of powerful double acting brakes which operate [illegible] the rear wheel hub drums, which are 14 inches in diameter by 2½ inches wide

Brake and Control Levers

The Cadillac "Thirty" is equipped with the standard form of control. There are no [illegible] on any one lever; each has a distinct function

Wheels

The wheels are the best obtainable and equal to those used on the highest priced cars

Frame

The frame of the "Thirty" is strong and substantially braced. It is made of pressed steel, channel section. All cross members are hot riveted with pneumatic hammers, a process which prevents loosening of the rivets and parts.

Finish

No motor car is better finished than is the "Thirty." Cadillac finish is noted the world over for its excellence and durability. Inasmuch as this work is done in our own shops and not let out on contract, we are able to give it the same careful supervision and inspection which characterize all Cadillac workmanship.

The seats are luxuriously upholstered in selected full hides of hand buffed black leather, tufted over deep coil springs and fine quality genuine curled hair. The seat cushion springs are all Royal Arch construction, a type conducive to the highest degree of comfort, as it is practically impossible for the occupant to strike the base.

Styles

The Cadillac is furnished in several types of bodies at the following prices: Touring car, Demi-tonneau and Roadster, $1700; Fore-door touring car $1800, Limousine $3000. Prices F. O. B. Detroit including the following equipment: Bosch magneto and Delco ignition systems. Pair gas lamps and generator. Pair side oil lamps and tail lamp; horn and set of tools. Pump and repair kit for tires. 60-mile season and trip standard speedometer, robe rail; full foot rail in tonneau and half foot rail in front. Tire holders

Cadillac Motor Car Co., Detroit, Mich.

The Howard Watch

Sometimes you see a prosperous looking passenger inquire the time, and you wonder why he does not take out his own watch to compare with the conductor's.

It is not that he has no watch—but because he is ashamed of the time he is carrying. He has no confidence that it is anywhere near correct and he tries to save his dignity by not making a comparison.

What do you think of the type of man who will carry a cheap and uncertain timepiece because it doesn't have to be seen?

It is quite different with the HOWARD owner. He is ready to match time with all comers.

The HOWARD is the closest rating watch in the world—and worth all it costs to any man of accurate habit and orderly mind.

A HOWARD Watch is always worth what you pay for it. The price of each watch—from the 17-jewel *(double roller)* in a Boss or Crescent gold-filled case at $40 to the 23-jewel in a 14-k solid gold case at $150—is *fixed* at the factory and a printed ticket attached.

Not every jeweler can sell you a HOWARD Watch. Find the HOWARD jeweler in your town and talk to him. He is a good man to know. Drop us a postal card, Dept. N, and we will send you "The Story of Edward Howard and the First American Watch"—an inspiring chapter of history that every man and boy should read.

E. HOWARD WATCH WORKS, Boston, Mass.

ROXFORD

Get all the Underwear Value and Comfort you *pay for*

You ought to know **Roxford Underwear** the finest of old-fashioned balbriggan—*knitted*—extra-grade, in spite of the high price of cotton—soft to the skin and elastic.

Garments cut generous and free—not a skimpy spot anywhere.

A dozen little niceties of make and finish. Ask the best haberdasher or department store for *Roxford.* All styles of garment for *Men and Boys*—All weights—All colors—50c., 75c. and $1.00 a garment. Send for the little *Roxford Book.* It tells facts worth knowing about *The Good Knitted Underwear for Men and Boys.*

ROXFORD KNITTING COMPANY

Roxford Knitting Co.
Dept. L Philadelphia

IRRIGATION AS IT IS

(Continued from Page 5)

be subject to the limitations of private rapacity. What are the chances of his success on the average? He can figure that his Western farm, smaller say by half than he left in the East, will cost him, under irrigation, about as much as the land he left. It will produce him two or three times as much to the acre; and if he can get transportation, for the present at least, he will receive better prices for his produce than he did in the East. His outlay for stock and machinery need not be so great as in dry farming. He can figure that his investment is spread over five to ten years, at six to eight per cent interest. Money is more abundant now than it was twenty-five years ago and can be obtained at a lower rate and on riskier security—that is to say, newer and less proved security—than was required for the same rate during the last spasmodic westbound movement.

What is the cost of clearing a piece of so-called desert land and getting it ready for the plow and for the irrigation water? No exact answer can be made to that. It lies between five and twenty-five dollars an acre. You can get sagebrush lands cleared usually for five dollars an acre, but this does not include leveling or ditching. This sort of thing would be new to the average Eastern man, but most irrigation companies have engineers to supervise the work. A man ought to count in the value of his own time in all this work, and so perhaps the actual cost of preparing an acre of raw land for the ditch is as near ten dollars an acre as it is five, taking one country with another. It is usually figured around five dollars by the irrigation company. The United States experts have gone into this matter of cost of irrigation pretty carefully, as have also the immigration boards of different states.

Comparatively little land in any new country is paid for outright. The settler, therefore, must figure that his heaviest expenses come in that deadly first year, when everything is new and expensive to him. The five years' average cost for an acre is a decrease that can only be gained under a carrying charge of six to eight per cent. This proposition is not always clearly understood by the beginner in irrigation farming.

There are other things, also, which the beginner must learn. For instance, he will hear much about acre feet, miners' inches and the like, and perhaps at first will not understand the meaning of the terms. There are three of these with which he should be familiar—the inch, the cubic foot a second, and the acre foot.

Water Arithmetic

The irrigators' inch is the same as the old miners' inch, which was considered to be equal to an inch-square orifice under a five-inch pressure; at least, this is the usual statute on the matter. It is only used in measuring small amounts of water.

The cubic foot a second, used for measuring larger flows, is equivalent to seven and a half gallons of water in a second of time, flowing past a given point.

The acre foot is the amount of water necessary to cover an acre to the depth of one foot. It is equal to 43,560 cubic feet. It is estimated that one cubic foot a second, flowing for twenty-four hours, amounts to two acre feet. The irrigation man soon finds that water can be measured about as accurately and conveniently as brown sugar. He will find, however, that it comes high in all the Western country.

Indeed, one of the first things the new Westerner learns is that there is nothing free in America, not even air and water. He discovers that when he locates on a creek it is not his creek, but belongs to some one else also, both above him and below him. He has the water as a public use from his state, but the state laws govern him all the time in his application of this use. He cannot take all the water he wants, even though he own a considerable acreage along his chosen stream. That water belongs to the people. Domestic use has the right over all others; next agricultural use; and then manufacturing. In a mining region, mining use is preferred over the agricultural use. These are matters of statute law in the individual states. The prior right, or first location, is in all states recognized as having precedence over later ones.

Next, the settler learns that there are two sorts of water in his creek, storage water and direct water. Each stream is measured by the state and is accredited with so much water as direct flow. Beyond that the storage water, or run-off, if saved, can be filed on, claimed and legally used. Water is precious and the rights to it are zealously guarded under the laws of any irrigation state. In general terms, a water-right is defined as the right to divert water from any stream, reservoir or canal for irrigation purposes. A water-right can be purchased by a farmer from a company owning an irrigation system. The water used by this company is appropriated from natural streams according to priorities established. It is customary to get an adjudicated right, or right established by a court, before entering on the sale of lands. Of course, the water-user should look into all this and be absolutely sure as to the rights he is purchasing.

Familiarity with all these things is a matter usually of not very long residence. Familiarity with the whole theory of irrigation is, however, a much slower matter. The candid Western man says that it takes ten years for an Easterner to learn how to irrigate, and to farm to the limits of irrigation possibilities. A very common fault is to use too much water. The new settler, in his enthusiasm for the principles of irrigation, is apt to believe that the more water he puts on his ground the more crops he will have. Sometimes the reverse is the case. Very often, also, grounds that have been irrigated with alkali water deteriorate in crop-producing quality. Again, whole districts have become water-logged from fairly moderate use of irrigation water.

Some of Uncle Sam's Rules

There is a large amount of inquiry over matters of this nature at the present time, when so many men are hurrying into the irrigated districts of the West; and, in order to forestall certain phases of that inquiry, it is perhaps safer and wiser to answer in advance. The questions and answers are made up by the United States Reclamation Service with the intent to cover all the main points of interest that offer themselves to a prospective settler on irrigated lands and have been put in a printed form. The information is valuable, but is too complex to be given here or by mail. It is better to secure it from the U. S. Reclamation Service, Washington, D. C.

No United States water can be put on more than one hundred and sixty acres of land owned by any one man. The theory of the reclamation act is to make many homes and to bring about intensive cultivation.

It should be borne in mind that you cannot obtain a water-right for your land unless you are a bona-fide resident living on the land or in the neighborhood—and "neighborhood" means within such distance that you can cultivate the land; the maximum distance has been ruled to be twenty miles.

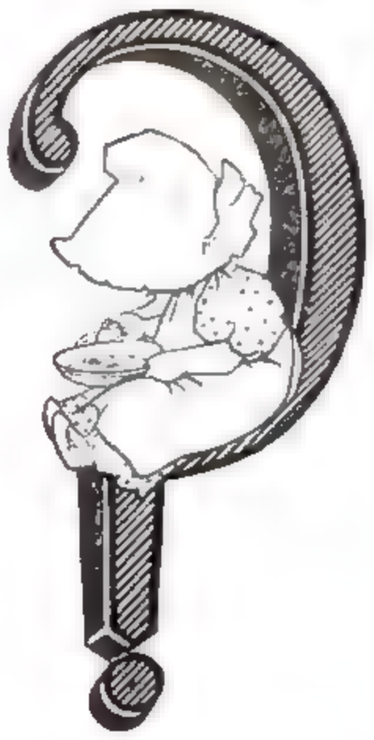
A man cannot convey his land to a relative or friend and juggle the title. To secure title to the water-right the land must be conveyed by deed duly recorded, and it must remain in the ownership of some other person for five years or more; and such person must be a bona-fide resident on the land or in the neighborhood.

If a man has three hundred and twenty acres he can apply only for a water-right for a hundred and sixty acres, and he then disposes of the remainder. The superintendent of irrigation will usually take care of this matter for him.

It will not do to own a piece of land and keep a tenant on the land. The United States wants actual landowners and does not wish to encourage landlordism and tenantry. Indeed, the whole theory of irrigation is to benefit small freeholders, in spite of the fact that more or less all of these are under tribute to a corporation or a water company, under one name or another.

Land cannot be deeded to children in the family, unless each is competent as a landowner. Each must have a title of record in fee and have actual residence upon the land.

Sometimes a man who has a hundred-and-sixty-acre homestead finds that the unit under the nearest reclamation project



What Food For Children?

Improper food makes them rickety, dull and peevish.

During the "bringing-up" period the care bestowed by the mother in the selection of food means much, for sturdy health is largely a matter of right food.

Grape-Nuts
FOOD

is made of the field grains—wheat and barley—in which Nature has stored the "vital" elements best suited to build bright, strong, happy children.

It is scientifically prepared for easy digestion—meeting the needs of their growing bodies and carrying them safely on to that period of greater safety—maturity.

Most children dearly love the sweet, delicate flavour of Grape-Nuts with cream. It satisfies their natural appetite, and mothers can let them have this food with the assurance that they will be well nourished—healthy and happy.

"There's a Reason"

Postum Cereal Company Limited
Battle Creek, Mich., U. S. A.

Canadian Postum Cereal Co., Ltd.
Windsor, Ontario, Canada

is only forty acres. He cannot get water for over the forty acres and cannot execute an excess holding contract with the association, because he has as yet no title to his land. He will be obliged to amend his entry. He will not be asked to dispose of his excess land before the Government is ready to furnish the water. Therefore he, perhaps, suffers no hardships, because he will get meantime the benefit of advanced prices, resulting from the large expenditures of the Government and the certainty of water.

There are fewer formalities and less complicated regulations in buying state lands under a Carey-act project; but even in that case there is a sort of fatherly supervision over the settler. Most irrigation companies, even though they may need money, are wise enough not to crowd their settlers too hard in case of any unexpected contretemps in the development or operation of the enterprise. Thus, in one large development project of the West, when a large number of settlers found themselves with products that they could not get to market and found an unwillingness on the part of the local banks to advance further money on the irrigated lands, the company itself carried its farmers on a six-per-cent basis. Had it not done so, many of them would have been obliged to leave the tract and go elsewhere; which, of course, if practiced to any great extent, would mean financial ruin for every one concerned. Irrigation is a sort of industrial lockstep, just like any other form of manufacturing; in fact, the big irrigation companies of the West are very fond of terming it "manufacturing chemistry." It is, of course, in effect, an example of rather intricate coöperation.

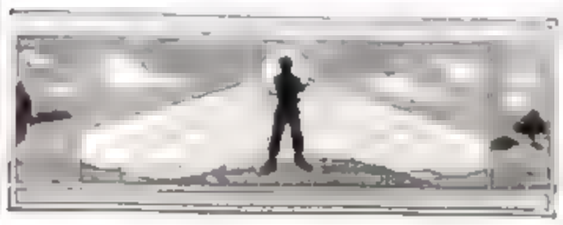
Apples and Alfalfa

What are fairly to be called the profits in irrigation farming? No man is wise enough or foolish enough to undertake the answer to so general and impossible a question. The de-luxe figures are—well, that is to say, optimistic. The tendency of the average man going into any new business is to deceive himself, to fix his eyes only on the instances of success and not to be willing to face the less flattering obverse. One thing is in favor of the new settler in the West, and that is local high prices for farm products.

Especially is this true in the case of dairy and poultry products, industries that go well with small farming under the ditch. The two bonanza crops of which we hear most at the present time are alfalfa and apples; and you can get figures of almost any incredible extent for either one of these wonder-workers that you like, in fact, you can without any difficulty sit down and figure yourself rich either as an alfalfa or an apple king. It is true that in some instances apples have brought more than two thousand dollars an acre, and that alfalfa often brings seventy-five to one hundred dollars an acre in certain circumstances; but the trouble with all these figures is that they are not universally true and ought not to be so considered. You hear of the fortunes made, not of the failures.

Very much depends upon the man, very much on the markets, very much on the transportation. The general laws of supply and demand, and of transportation charges, are not evaded by moving into the West. Indeed, some of these matters are accentuated in the West; and we have not yet arrived upon a day, beyond the era of fluctuation, when convincing industrial figures covering the averages of several years are obtainable.

There is to the average American something of a fascination about a gamble; and many irrigation enterprises today do not lack in certain allurements of that nature. But William Smith may rest assured that there are two sides to all this bonanza farming. If he believes all the pictures and rows of figures he sees published, or believes all the loose talk he hears, he is very apt to be rudely disillusionized later on. Let him care for himself.



Do You Still "Clean House"?

It costs money to tear up and "clean house."

[illegible] The money you lose in damage to carpets, [illegible] ornaments and [illegible]

To say nothing of the [illegible]

With "RICHMOND" vacuum cleaning, you can clean without [illegible] a window—without [illegible]—without moving the furniture. Floor coverings, walls, upholstery, draperies, pillows, mattresses, pianos [illegible] "dusted or scrubbed" *just* [illegible]

The house is *always* cleaner than the severest house cleaning could ever make it

And the expense of two or three house cleanings would easily pay the whole cost of a

"RICHMOND"

[illegible] the "RICHMOND" [illegible] the [illegible] system [illegible] licensed under the Basic Kenney Patent. [illegible] "RICHMOND" [illegible] in old buildings as well as in new [illegible]

THE McCRUM-HOWELL CO.
Park Ave. and 41st St., New York City
Rush and Michigan Sts., Chicago

"RICHMOND" Vacuum Cleaning Systems "RICHMOND" [illegible] Heating Systems "RICHMOND" [illegible] "RICHMOND" Concealed Transom Lifts

SEND [illegible] of "Built in the House" Vacuum Cleaning for the [illegible]

Residence	Office Building	Theatre
Apartment	Library	Public Building
Hotel	Garage (512)	Factory
School	Church	Store

If you are interested [illegible] ten pound electrical Portable Cleaner [illegible]

Name

Address

Mail to The McCrum-Howell Co.
Park Ave. and 41st St. N. Y. City, or Rush and Michigan Sts., Chicago

Every Automobile Owner Needs a "Hayes" Metal Box with "Hayes" Lift-Lock—for Tools, Batteries, Prest-O-Lite Tanks, Etc.

Keeps tools and other little conveniences where you can get them immediately, and at the same time under lock and key—where nobody else can get them. The "Hayes" Box is handsome; made of steel, enameled (enamel baked on) black or any other color, finished perfectly—will look just as good the second year as it does the first. Attached to running board, out of the way, and when you want anything, you can get at it in a minute without diving under the seats, or burrowing in the tonneau. When you run your car in a strange Garage, you can leave it and know all your tools and accessories are safe. 51,436 of these boxes sold last year, and 8000 shipped in March, 1911. Get one for your car and you'll never be without one.

Made in fifteen standard sizes so the size you want is always on hand (Special sizes made to order.) Can have single Box, or with Partitions or Trays as desired. But be sure the trade mark is on the Box, or you won't get the "Hayes," and if you don't get the "Hayes," you don't get the best Metallic Box in the world. Prices reasonable. If the dealer cannot supply you write us for catalog and prices. Again we remind you, look for the trade mark

Garage Floor Pans One of these grease and oil catchers will keep your garage floor clean. Stamped from one sheet of metal and finished in durable black enamel **$2**

Send for Hayes "Box Book" and Price List

Look for this trade mark—it's on every Hayes Box.

HAYES MFG CO. HAYES DETROIT, MICH

Hayes Mfg. Co.
650 Mabury Avenue
Detroit, Mich.

Largest Manufacturers of Metal Boxes in the World

Western Branch—
E. G. JULIAN CO.
Los Angeles, Cal.

Fill in and Mail This Coupon
Hayes Manufacturing Co., Detroit, Mich.
Send me your Catalog and Price List of "Hayes" Metal Boxes.
Name
Address

The Tale of Goodyear Tires

We have invented a tire which can't rim-cut—called Goodyear No-Rim-Cut tire. Over 500,000 have been sold to date.

The method of fitting on any standard rim lets us make this tire 10% oversize. And we do it—adding 25% to the average tire mileage without extra cost.

Because of these features, our tire sales trebled last year—jumped to $8,500,000. Yet these patented tires, during most of the year, cost one-fifth more than other standard tires.

Pioneering

Twelve years ago the automobile tire was a new and most difficult problem.

All we had to guide us was what had been learned in the making of bicycle tires.

There was no such thing known as a Quick-Detachable Rim. So tire manufacturers adopted a clincher type which could be stretched over a one-piece rim. Until the invention of the Quick-Detachable Rim—the standard rim of today which makes No-Rim-Cut tires possible—they clung to that ancient construction. The result was a tire which rim cutting ruined if run partly or wholly deflated

---

That was one of the problems we set out to solve. Another was to find the limit in wear-resisting treads. Another to minimize the danger of puncture.

The terrific strain offered problems in fabrics, in weaving and wrapping, in formulas and vulcanizing methods. And all had to be solved by research and experiment.

Expert Help

The construction of our tires has been the result of a combination of men experienced in the rubber business in a practical way for years. They have had the help of a laboratory, of experimental and testing departments, all in the hands of expert chemists and engineers from the best technical schools in the country. These men have devoted all their time to the solving of tire problems.

Testing Tires

To prove out their ideas—to compare one with another—we devised a tire-testing machine.

This machine tests four tires at a time It tests them by wearing them out—by pounding and straining—by simulating all road conditions. And meters record the mileage.

Forty different formulas for wear-resisting treads have been put to the test here. About 200 fabrics have been compared one with another. Every method of weaving, of wrapping, of vulcanizing has been put to the test of use

The answer told which was best.

On this same machine all rival tires are tested side-by-side with our own.

We have created and tested, compared and discarded, scores upon scores of ideas. By this ceaseless delving and sifting, continued for years, we have gradually found what was best

The Result

After twelve years the result is a nearly perfect tire. Last year, under a liberal warrant, our cost of replacement was but 8-10 of one per cent.

It is not unusual for the Goodyear tire to run from 6,000 to 10,000 miles without puncturing. It is not unusual to run a whole season without appreciable wear.

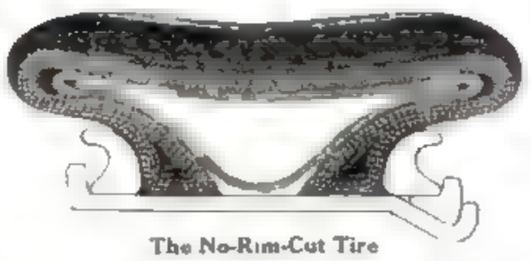
All this was done to lay the foundation for the tire sensation which we control—the Goodyear No-Rim-Cut tire.

Compare the No-Rim-Cut tire with the ordinary. We make both.

This year—at an equal price—64 leading motor car makers have contracted for Goodyear No-Rim-Cut tires. The demand is greater, by six to one, than for our clincher tires.

This avalanche of favor, due to the saving of millions, seems like a sudden sensation. But back of it all there are twelve years of tire making—of invention, experiment and ceaseless tests.

To make you a better judge of your tire needs, please let us tell you about them.



The No-Rim-Cut Tire

The pictures show them on the same rim—the standard rim for quick-detachable tires. Also for demountable rims

With the No-Rim-Cut tire the removable rim flanges are set to curve outward With the ordinary tire they are set to curve inward—to grasp hold of the hooks in the tire.

In the new way the rounded flange makes rim-cutting impossible. In the old way the thin edge of the flange digs into the tire. The result is to quickly wreck a tire run flat.

The secret is this: There are 126 braided piano wires vulcanized into the base of No-Rim-Cut tires That makes the tire base unstretchable Nothing can force the tire off the rim until you unlock and remove the rim flange.

These braided wires cause the tire to contract under air pressure. When the tire is inflated it is held to the rim by a pressure of 134 pounds to the inch.

Ordinary Clincher Tire

That is why the hooked base is unnecessary. Not even tire bolts are needed.

This feature we control. The best way to make a safe hookless tire is with flat braided wires, which cause the tire to contract under air pressure. Single wires or twisted wires won't do.

10% Oversize

The No-Rim-Cut tire, because of the extra flare, can be made 10 per cent oversize. And we do it. That means 10 per cent more air—10 per cent greater carrying capacity—to take care of the extras which overload nine other tires in ten.

In cars fully equipped exact size tires are generally loaded beyond the intended limit. That is the cause of most blow-outs. Our oversize, with the average car, adds 25 per cent to the tire mileage. These two features together—the No-Rim-Cut and oversize usually cut tire bills in two.

Yet Goodyear No-Rim-Cut tires now cost no more than tires that rim cut—tires not oversize of any standard make.

Our new Tire Book is filled with money-saving facts which motorists should know. It is the result of 12 years spent in tire making. Ask us to mail it to you.

GOODYEAR

No-Rim-Cut Tires

THE GOODYEAR TIRE & RUBBER COMPANY, Seneca Street, Akron, Ohio

Canadian Factory, BOWMANVILLE, ONT. Main Canadian Office, TORONTO, ONT.

Branches and Agencies in One Hundred and Three Cities (294) We Make All Sorts of Rubber Tires

BILLY FORTUNE AND THE ABLE-MINDED LADY

(Continued from Page 21)

he must think I'm treating him shamefully. But it isn't all my fault. I've been too perfectly wretched to write, even to him. I just couldn't. But I will. I'll write to him this very day."

We was drawin' up close to home by then. When we turned around the foot of the last hill right by the horse lot and could get a sight of the place, we could see the Able-Minded Lady and Ben together out back of the woodpile. And what do you think they was doin'? Pitchin' horseshoes. Yes, sir, right in broad daylight, a full hour from sundown, they'd knocked off work and was pitchin' horseshoes. And they was that interested! They never heard us comin' at all till we got right up on to 'em; and then they was down on their knees beside the stake, squabblin' with each other about a close throw, laughin' and hollerin' like two rank young ones.

"Ain't that the pretty picture?" says I to the Daphne girl. But she didn't seem to think much of it because she shut her little teeth together so harsh I could hear 'em click. The widow she'd saw us by then and she got up off of the ground, red and flustered. She sung out somethin' to Daphne; but the girl never took no notice at all. She was down off the pony and marchin' off toward the house, straight and stiff and unfriendly as a poker.

You'd have enjoyed the supper we had that night; it was that sociable! The girl she come downstairs like a young pale-blue icicle, marchin' straight over to the table and settin' down in the chair beside mine, with her little shoulder turned square around against the other two. She talked to me too—just me. She took a pile of pains with that talk; every single word was pronounced just as plain and distinct! And it was that sweet! You could have told right in a minute that the little thing wasn't mad at anybody in the whole world—dear, dear, no! She showed it by the way she acted; and she showed it by the nice polite way she spoke.

Ben and the Able-Minded Lady wasn't gettin' on very good with their talk. They tried it a few times, but it didn't seem to do any more than just hobble along on three legs. I didn't dare look over at Ben. I could just fair feel him sufferin'. That supper was about as rejoicin' as settin' up with a corpse. I was certainly right thankful when it was over. If it had lasted any longer I'd have been bound to laugh in the mourners' faces. It's a horrible affliction to a man to see the fun when he ain't able to laugh. Bein' caught pitchin' horseshoes with a big widow ain't a sin, is it?

Ben ducked down to the bunkhouse as soon as we got up. I started, too, but the girl trailed me out to the back porch and stood beside me on the top step, while Aunty was packin' out the dishes from the dining room. The talk kind of dropped off when we was by ourselves, all we done was just to stand there, lookin' out at the night.

And then all of a sudden Ben commenced to sing down in the bunkhouse. Sing, I said. It was none of your ki-yodlin', like most of us cowpunchers does when we take a streak of it; it was singin'. I could tell that much with the very first sound. Buss, it was. It started off just like a big silver horn—no, not loud, but big—low and soft, but big. Can you understand that? That's the way it was. It begun with just one single sound, away deep, like the mutterin' of thunder miles and miles off, swellin' and swellin' and swellin' till it just actually filled the whole of outdoors; and then, right at the full crest of it the tune started.

I couldn't seem to digest the words. They was foreign to me. But I could certainly understand the tune. It went on just exactly like the beatin' of a big heart steady and strong and deep. It seemed 'most as if I could hear the rush of the hot, red blood it was pumpin'. I didn't know Ben could sing.

"Well, Jerusalem! Listen to Birdy!" I says.

"Oh, hush!" says the Daphne girl. I hadn't saw that she was interested. She was standin' kind of back in the shadow. But I could tell now that she was listenin'. She had one of her little arms around the post and was leanin' forward, just perfectly still, as if she was froze there. I didn't have to see her face to know she was listenin'.

But that tune, it kind of made you pay attention to it whether you wanted to or not. Ben was gettin' along with it fine. It sounded as if the big heart was just gettin' right well warmed up to its work *beat, beat, beat, beat*—every one the least little bit stronger and quicker, and stronger and quicker, with some kind of a big excitement smothered in under it. Know what it made me think of? It made me think of a man climbin' up a rough hill to Glory, and dead sure it was there, but hurryin' a little faster every step for fear the gates would go shut before he got to it. And then, just when I was gettin' nervous myself about him—boom!—a great, big, deep bass boom—and that was all of it. That was the way she ended—boom! There didn't need to be any more of it because it left you plumb satisfied that the man had arrived.

"Whee!" I says. "Wasn't that a great song? Why didn't that rascal let on he could do it? I'm goin' to make him sing some more."

She didn't answer me about the song. "Please," she says; and I saw that she was holdin' somethin' out to me. I could feel what it was when I got my hand on it—it was a letter.

"Sure!" I says. I stuck it in my pocket real careful. "But wasn't that a great song?" I says again. I didn't seem able to get it out of my head. "What language do you suppose it was in?"

"German," says she in a still little voice.

"German?" says I. "Oh Dutch! Of course; I might have knew. His father was Dutch. So I expect he come by it honest, didn't he? But did you get what it meant?"

"It's a love song," she says.

"A love song!" I says. "That? Oh, get out! That's a fightin' song or somethin'. You didn't hear any cooin' in it."

"It's a love song," she says, with her voice steady and even. I could hear she was gettin' tired, too, so I didn't want to argue with her.

"Well, mebbe it was," says I. "But who's he singin' it to? You don't reckon, do you, that he'd have the nerve to set down there and sing a love song to Aunty clear up here?"

She didn't even try to laugh at my joke. What she did do was kind of surprisin' to me. She just leaned her head down against me, clingin' to my arm with her two little hands; and I could feel that she was tremblin' all over.

"Oh, oh!" she says, in a sobbin' little whisper; "I want to go home—I want to go home!" And then, before I could make a move, she broke away from me and ran into the house, and I could hear the stair-door open and shut. It seemed to have been a pretty rough day for her; that's the way it struck me.

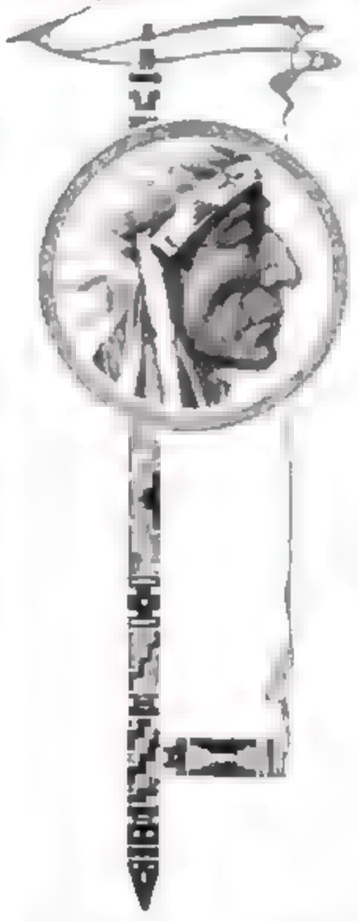
Ben had the cards spread out on the table when I got down there, and was playin' solitaire. That's a game that some like and some don't. I don't know whether it's the way you're born and brought up or whether you have to catch it afterward; but I never could get pleased with it. If you do win it where's the satisfaction? For excitement I'd just about as soon set down on the ground and pick the burs out of a sheep's wool. "Well, there!" I could say, "I've got 'em all out now." Not for me! I want a game with some whiz to it.

I stood and watched Ben at it for a minute, while he was turnin' 'em and movin' 'em around. He was keepin' right close engaged with it as if he didn't intend to distract himself to notice me. I got a notion pretty soon that that was what he was doin' it for—just to have somethin' to hide behind because he didn't want to stand a joshin'. But I wasn't goin' to let him. I took the girl's letter out of my pocket and dropped it down on top of the cards in front of him, face up.

It brought him around all right. He let the rest of the pack fall out of his hand and scatter on the floor and whirled on me. "Hello!" says he. That was one time when he couldn't manage his face; it was red as a coal of fire and just all covered over with confusion and bashfulness.

"Yes, you'd better say 'hello' to me," says I. "Ain't you ashamed of yourself? It ain't enough for you to carry on with

OLD COUNCIL TREE BOND



If you business men will take a little more *personal interest* in choosing the paper for your office stationery, that which now seems trivial can be developed into *a distinct advertising power.*

Most business men delegate the selection of paper to some subordinate *who leans on some one else*, and in doing so they overlook the fact that stationery is inexpensive but very *powerful publicity.*

If you business men will issue instructions for the consistent use of OLD COUNCIL TREE BOND, you'll transform a *detail* into a *business factor.* It's the ideal paper for office use and those who receive it from you are *compelled* to respect your taste and judgment.

It's a mighty simple matter to say to your clerk or printer "OLD COUNCIL TREE BOND" and an equally simple matter for *either* to get it.

Send for free samples of OLD COUNCIL TREE BOND and see how handsomely it takes printing, engraving, lithographing and all writing fluids.

NEENAH PAPER COMPANY
Neenah, Wis., U. S. A.

"This Beats The Tub A Mile! The Speakman Shower For ME"—$12.50 COMPLETE

TUBBERS and plungers who dread the bath will *like* this shower. It is an exhilarator, a thriller and tingler, makes the blood leap and the skin glow, sends you out to face the world with new *courage.*

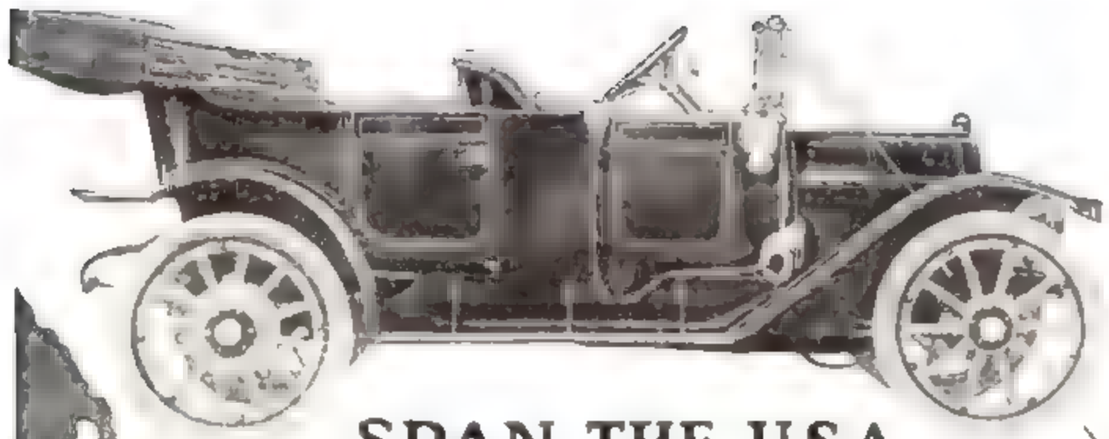
Get This Book—"A Word to the Unshowered"

It talks straight, tells facts about bathers and non-bathers, treats of beauty and health, and how to be clean, strong, and ready for the day. The Speakman Shower is for everybody, easily attached, always works, no trouble. Price complete, $12.50.

Write for the Book—*it is free*—to
The Speakman Shower Wilmington, Del.

Louisiana Land Show
Monroe, Louisiana, May 4th, 5th and 6th
Reduced rates all Railroads
For Louisiana information write
W. A. Jones, Sec'y, Louisiana Farm Land Congress
Shreveport, Louisiana

Breeders of Registered Shetland Ponies
SUNNYSIDE
SHETLAND PONY FARM
Beautiful and intelligent little pets for children constantly on hand and for sale. Correspondence solicited. Write for handsomely illustrated pony catalogue to
MILNE BROS.
633 Eighth Street, Monmouth, Ill.



SPAN THE U.S.A.
IN THE
Abbott-Detroit

PORTLAND OREGON — PORTLAND MAINE

When you buy the Abbott-Detroit you buy service—you buy a car of real roadability and reserve power that will take you from Portland, Maine, to Portland, Oregon—from the Canadian Border to the Gulf—you buy a car with $4,000 features, but you pay only $1,500. Read the newspapers of the daily progress of the "Bull Dog" on its 100,000 mile endurance trip. Suppose you focus your attention upon the Abbott-Detroit in the same determined way that you investigate the profit and loss in your factory and office. Ask some engineer or mechanical expert to investigate with you the supreme mechanical features of the Abbott-Detroit; then give an Abbott-Detroit salesman an opportunity to show, demonstrate and prove the service quality of

The Abbott-Detroit

Send for the Book of the Abbott-Detroit

Abbott-Motor Co.
117 Waterloo St., Detroit, Mich.

her in English but you've got to go singin' it to her in Dutch. You'll be the disgrace of me yet."

He give me one of his everlastin' grins, sheepish and mortified; but his eyes was lightin' up again with enjoyment. You couldn't keep him discouraged for long.

"But, Billy," says he, "wasn't it a perfectly innocent little diversion?"

He started a fit of chucklin' and begun to arrange his cards. He hadn't touched the letter; but now he picked it up and studied the handwritin' for a minute, then turned it over and looked at the back of it and then back again and looked at the front. "Did she just give you this?" he says.

"Yes, she did," I says. "I've got it to send off for her. What do you reckon the widow would say to that if she knew? Wouldn't she be sorry for havin' scandalized me the way she did?"

"How old would you take her to be, Billy?" says he after a bit.

"You mean her age?" says I. "Gee! If you'd set the scales at a hundred and fifteen pounds you wouldn't miss her weight two pounds either way. I'm right good at weights; but I never squander my time guessin' the ages of them small, light-colored ones. Twenty, mebbe thirty."

He was studyin' her handwritin' again. "Yes, that's true," he says. "Those small, light-colored ones will fool you lots of ways. Have you got any notion that she's really in love with this Sims fellow? Or does she know?"

I hadn't ever meant to say anything real serious to him, but that question kind of irritated it out of me. "Who? That girl?" I says. "Love him? Listen here: If I had a girl that loved me the way she loves him I wouldn't care a breath of smoke what size or color she was. Do you know what I'd do? I'd—I'd begin savin' up my money, and I'd get religion, and I'd quit the cow business, and then I'd ——" It come to me that I was talkin' too much. I chopped it off and went and set down on my bunk.

He was smilin' at me slow and lazy. "Yes?" says he. "And what is it you'd do then?"

But I wasn't goin' to inform him. "I don't know," I says. "If all that was to happen I might end up by growin' me a crop of wing-feathers—or I might whirl in and buy me a couple of great big breweries. You can't tell." That was as near as I ever got to tellin' him anythin' straight about myself.

By breakfast time the Able-Minded Lady had got over her part of the confusion too. The Daphne girl wasn't used to comin' down so early; but the widow waited on Ben and me, just as robust as ever. The only way you could tell that anything had happened was when she'd be out in the kitchen and you could hear her sort of hummin' some kind of a home-made tune through her big nose. So I knew she hadn't quite calmed down. But the talk was awful humdrum, what there was of it. She wanted me to set a trap for a skunk that had been troublin' around the hen-house.

After breakfast I prowled over to the sheep camp with the girl's letter to get it off my mind. The nigger he was off on the hills with his dogs runnin' a coyote. I didn't wait for him; I just took the letter and put it in his grub box, where he couldn't miss it, and laid a half-dollar on top of it so he'd know. Don't that seem reasonable to you? Ain't it perfectly reasonable? I'll just leave it to you.

Yes. All right. All day long I never thought another thing about it nor not till night when we was eatin' supper. The Able-Minded Lady had just gone out to the kitchen for another platter of meat when somebody rode up into the yard and hollered, and she went outdoors.

She was gone quite a spell. I could hear 'em talkin' out there—first him and then her, back and forth. I could tell his voice. It was that nigger. There wasn't a word I could make out, but I couldn't miss its bein' him nor knowin' that he was half sick with scare. Settin' there at the table and waitin' I'd have give my hat and a good many of the rest of my clothes to know what was ailin' him. But I found out soon enough.

She come back by-and-by, and stood up beside the wall lamp in the kitchen right where I could see her face. It had that nasty square look on it again. I went cold all over when I seen what she was doin'. She had holdin' a little pale-blue letter up to the light and squintin' at the name on the front of it.

(TO BE CONCLUDED)

Speaking of profits—

We'd like to talk our wholesale business to a few clothiers.

Retailers like ourselves.

Retailers with a trade which demands the newest, best clothes; with just enough conservatism to make them shun freaks in business and in clothes.

Merchants whose trade follows them and believes in them.

There's money in our clothes for clothiers like that.

Are you one?

Rogers, Peet & Company
New York City

258 Broadway at Warren St. | 842 Broadway at 13th St. | 1302 Broadway at 34th St.

Rustic Hickory Chair

Beautiful and strong for porch, lawn ... Made of ... Put together ... HAND MADE ... $4.00, with rockers ... extra. ... FREE ... over 100 styles of Rustic Hickory Chairs, Rockers, Settees, Tables, Swings and Odd Pieces. Write for it now.

RUSTIC HICKORY FURNITURE CO.
24 State Street — La Porte, Indiana

KEITH'S

The Authoritative Magazine for Home Builders. Each 80-page ... shows 8 to 10 Plans of Artistic Homes, ... Send $ ... for 6 ... subscription and Book of Cottages and Bungalows.

100 PLANS

No. 34—$... One of the 100.

M. L. KEITH, 679 Lumber Exchange, Minneapolis, Minn.

STUDY LAW at Home

Become a Lawyer — LEGAL DIPLOMA

We ... your home ... Correspondence Law Course ... New text ... Guarantee ... Business Law Course ... Catalog and Particulars Free

La Salle Extension University, Box 4014, Chicago, Ill

YOUR NAME PRINTED ON LEAD PENCILS
LATEST NEW YORK NOVELTY

We will send you 10 of the very best imported rubber tipped lead pencils, with your name printed on each pencil, for 50 cents—regular price $1.00. ... Today

B. F. Pencil Supply Co., 41 Fulton Street, New York City

TYPEWRITERS ALL MAKES

Visible ... other makes sold or rented anywhere at ½ to ½ ... shipped with privilege of examination. ... for ... D

Typewriter Emporium, 92-94 Lake St., Chicago

The Florsheim SHOE

LOOK FOR NAME IN SHOE

The Cockney

A Snappy, Broad High Toe
Any Leather

Florsheim Oxfords fit at *heel* and *instep*. "Can't-gap" and "Hug-tite" features protect the wearer. Made over "Natural Shape" lasts.

Ask your dealer about The Florsheim Shoe, or send amount and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

Write for our booklet, "The Shoeman," showing styles that *are* different.

The Florsheim Shoe Company
Chicago, U. S. A.

PHYSICAL CULTURE

Will You Accept This Complete Course in Physical Culture?

Prepared by Bernarr Macfadden, the Foremost Authority on Health and Body Building

To every person sending us $1.00 for an eight months' trial subscription to the

Physical Culture Magazine

we're going to give, absolutely without cost, a complete course of illustrated lessons in physical culture. These have been written by Mr. Macfadden personally, and represent the most effective body-building course ever compiled and reflect the knowledge gained in his treatment of clients at his immense Healthatorium, 42nd St. and Grand Boulevard, Chicago.

If we were to market this course for profit we could not offer it for a cent less than $10.00

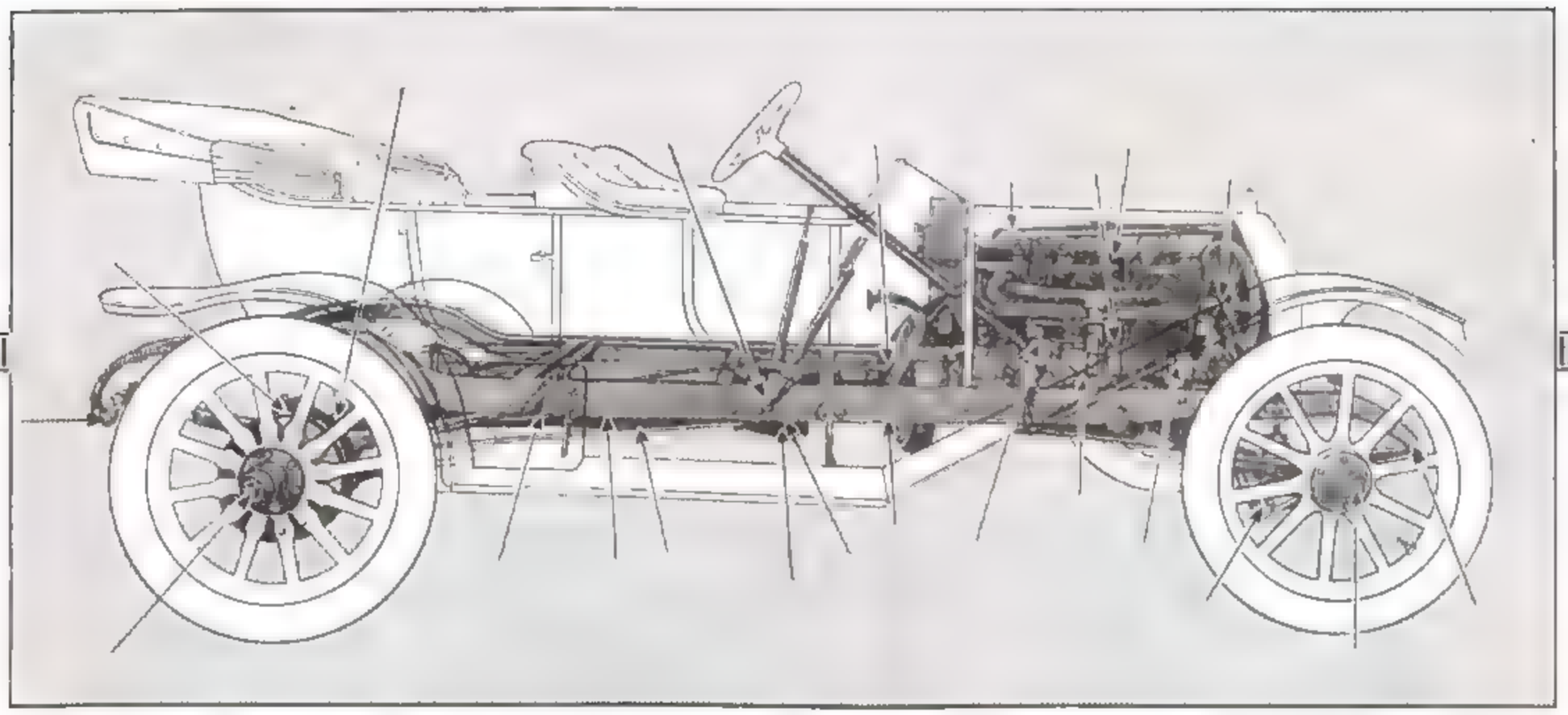
We make this unusual offer as an inducement for you to get acquainted with the Physical Culture Magazine—the most ... magazine ... It ... as ... and ... strength ... a little ... attention every day. It ... a rational ... system of exercise for every ... When you are thoroughly acquainted with Physical Culture you will become a life subscriber because you won't think that you can get along without it. We will cheerfully return your money if you are not satisfied.

Physical Culture Publishing Company
Room 915 Flatiron Building, New York City

Don't Throw It Away — Does Your Granite Dish or Hot Water Bag Leak?

MENDETS

Men ... tubs ... are ... bags ... copper, ... etc. ... heat ... arrives. Anyone can ... Any surface. ... Sets, 15c. ... Complete ... sizes, 25c. ... Write ... opportunity for live agent. ... today. Collette Mfg. Co., Box 119, Amsterdam, N. Y.



This illustration indicates the location of the oiling points of a motor car (the number and location of these points vary in different types of cars). Unless properly lubricated with suitable oil and grease, an automobile will give trouble and soon wear out.

The Importance of Lubrication

PROPER lubrication is of vital importance to the successful operation of a motor car. Manufacturers and dealers realize this. A large number of those owning or operating automobiles do not, and as a result, over 65 per cent of automobile troubles are due to insufficient lubrication or to the use of unsuitable lubricants.

Every automobile owner or driver should bear in mind that each separate mechanism of the car requires its own type of lubricant. Further, that the use of cheap or unsuitable lubricants will, sooner or later, land the car in the repair shop.

Automobile lubrication has been studied exhaustively by the experts of this Company. As the result of these studies and the experience gained during years of extensive manufacturing of oils for every use, the Standard Oil Company has put on the market the most efficient automobile lubricants yet produced. These are sold under the name

Polarine

The **Polarine** Brand covers Oil, Transmission Lubricants and Greases. These **Polarine** Lubricants have been produced by our experts after thousands of laboratory and practical tests. We believe that they are the best automobile lubricants on the market.

Polarine Oil is an oil rich in lubricating quality. Feeds perfectly at any temperature down to zero. Gives freedom from destructive carbon deposits. Lengthens the life of cylinders, piston rings and bearings.

Polarine Transmission Lubricants and **Polarine** Greases have been specially manufactured for the parts of the car requiring lubricants of a heavy consistency. These products are unequalled for the lubrication of the special parts for which they are recommended.

Use **Polarine** Lubricants this season. They will add to the pleasure of motoring. They will enable you to save repair bills, increase your speed, climb hills easier and do away with the many petty mishaps due to the use of unsuitable lubricants.

All dealers sell **Polarine** Lubricants or can get them for you.

Our Booklet, **Polarine Pointers** contains facts about the care of motor cars, including hints on lubrication and the causes of engine troubles.

If you own a motor car or motor boat send for this booklet. Write our nearest agency.

Polarine Oil (frost and carbon proof) furnishes perfect lubrication for all types of gasoline engines and for all wearing parts. It is delivered in sealed cans—gallon and five-gallon sizes—or in barrels and half-barrels.

Polarine Transmission Lubricants are prepared in three consistencies. "A," for Summer and Winter use on transmissions where conditions permit a *semi-fluid* oil. "B," for Summer and Winter use, on transmissions and differentials where a *semi solid* lubricant is required. "BB," especially recommended for *Summer use* on transmissions and differentials. The cans are of convenient size.

Polarine Cup Grease is a solid lubricant for use in cups and where a heavier grade than "BB" is desired. **Polarine Fibre Grease** is a solid lubricant of high melting point, particularly adapted for use on universal joints. Delivered in round cans.

More information in our booklet. Send for it.

Standard Oil Company

(*Incorporated*)

Quality Is Paramount in a "BOHN SYPHON, PORCELAIN ENAMEL LINED, REFRIGERATOR" and the home in which it is used.

Where Goodies Tempt Most

Catalogs mailed on request

WHITE ENAMEL REFRIGERATOR CO.

ST. PAUL

NEW YORK OFFICE AND EXHIBIT
59 WEST 42ND ST.

CHICAGO OFFICE AND SALESROOM
30 E. JACKSON BLVD.

WESTERN WOMEN FARMERS

(Concluded from Page 11)

and set the wise heads of the neighborhood wagging dolefully. Dire disaster they prophesied. How could a woman hope to succeed with a quarter section when most of the men had their hands full trying to keep the constable off forty acres—especially when that woman refused to ruin her soft white hands by manual labor? Though Mrs. Strong's hands were not overly busy as yet, her head was. It had to work hard. Even the most promising walnut trees do not pay the semiannual interest on promissory notes so long as they bear no crop; neither will their promise satisfy the butcher and the grocer. It was a hard nut to crack. Something had to be done with the land between the trees until the orchard came into bearing. Corn—the staple, traditional standby of the neighbors with immature groves—did not suit Mrs. Strong. Her financial needs could not be satisfied with a corn diet. She cast about for a more remunerative specialty, and, after another careful investigation, she resolved to grow pampas plumes.

Once more the wiseacres dolefully wagged their heads when the lady farmer planted pampas grass instead of the time-honored corn on twenty-eight acres; but the predicted catastrophe failed to materialize. Instead, the widow sold her first crop of plumes for nearly fifteen hundred dollars, the dealer promising to buy her next year's crop at a premium if she could produce plumes with the silk-floss effect. For weeks the widow and her daughters experimented—drying the stalks in the sun, in the shade, under cover, in ovens, under glass—in a dozen different ways, until the proper method of retaining the silky finish was discovered. Thereafter the long, flossy plumes of first quality brought fifty dollars a thousand and found their way from the far-off corner of California even into the parlors and *gute Stuben* of England and Germany. As each plume had to be handled thirteen times before it was ready for shipment, a three-thousand-dollar crop necessitated more than three-quarters of a million separate operations; but the tedious work paid well. By 1893 the pampas business had grown to such an extent that a big killing, a mortgage-lifting crop, was in prospect when the panic sauntered along. That year the widow and her four daughters harvested three hundred and twenty thousand plumes—and the market price suddenly slumped from fifty dollars to five dollars a thousand. Nevertheless, the plumes smoothed the rough places for the family until the grove came into its own.

Knots in the Nut Problem

From the very beginning of Mrs. Strong's horticultural career many of her bewhiskered colleagues had been hopefully waiting for the chance to utter a triumphant "I told you so!" When the lone woman surprised them by setting out a walnut orchard of a quarter section these tillers of the soil brought out their sympathy and polished it until it shone, ready to be extended to the woman farmer upon the inevitable collapse. Even more vigorously they polished away when pampas-grass culture began on the Strong Ranch; and it hurt the would-be mourners to return their sympathy to its hiding-place without being able to flaunt it at the funeral that did not occur. This injured feeling, this unconscious, subconscious, or fully conscious attitude of superiority assumed toward competing women by men, especially by tillers of the soil who know all of every neighbor's business, cropped out when Mrs. Strong joined the coöperative selling organization formed by the walnut growers nearly two decades ago.

Almost from the start friction developed. To the instinctive antipathy of active men toward a strong woman were added local jealousies. The association's headquarters were in one district, Mrs. Strong's grove in another—outside the main body of the walnut acreage. As usual among associations of men, be they labor unions or underwriting syndicates of high or low finance, a few of the leaders assumed the governing power by the tacit consent of the rank and file. Against these leaders the one woman among many men rebelled. There was the loading question. Mrs. Strong was not allowed to use the branch line within a few hundred yards of her ranch to ship her nuts; she had to haul them by team to the association's loading station, four miles distant. There were other questions, chiefly concerning marketing methods, upon which the woman grower begged to differ, though her objections fell upon deaf ears. If she would only plead instead of demanding—if she would only make use of woman's ancient weapon and shed a few tears—the men would do anything to oblige her, she was advised. The widow's lips came together in a very thin and very straight line—an ominous sign that was shortly followed by an upheaval in the association. After firing a legal broadside into the organization Mrs. Strong seceded, taking the marketing of her crop into her own hands. In these hands the selling end of the business has stayed ever since, though Mrs. Strong, recognizing the value of the coöperative marketing principle, continued to abide by the quotations established by the Walnut Growers' Union, the central selling organization.

The Spoils of the Victor

Twenty years ago a woman prominent in business, whether in the producing or distributing end of commerce, occupied the position of the modern aviator: every one confidently expected to see her take a tumble in the end. To ease the supposedly inevitable descent of Mrs. Strong a group of gentlemanly financiers kindly offered to relieve her of some water-bearing land, upon which she had drilled artesian wells after the walnuts were in full bearing. More than six hundred miners' inches came out of the wells—enough water to irrigate four thousand acres. Good land without water could be had in abundance at ten dollars an acre; with water, the same land would be worth at least a hundred dollars an acre. A company was to take over the wells owned by Mrs. Strong and in return issue to her a portion of its capital stock.

The syndicate worked hard, explaining the beauties and the profits of the scheme to Mrs. Strong. The arguments convinced her; but, instead of being satisfied with the minority interest in a company managed and controlled by the able financiers, she proceeded to organize perhaps the first corporation in California officered, managed and controlled exclusively by women. It was the Paso de Bartolo Water Company, of which Mrs. Strong was unanimously elected president, her eldest daughter secretary, a second daughter treasurer, with a directorate composed of the mother and her four girls—the entire capital stock remaining in the family.

Even in the heart of the irrigation country, water has value only in connection with the land upon which it can be used. Having organized the company, Mrs. Strong acquired an option on a thousand acres of dry land four miles from the wells, had plans drawn for a pipeline to convey the water to the tract, and proceeded to raise the money for the purchase of the land and the building of the pipeline by an issue of bonds amounting to a hundred and ten thousand dollars. The valuable water and the land being excellent security, a bondhouse declared its willingness to buy the entire issue at a discount. "And the bonds will have to be reprinted, of course," added the manager after a study of the certificates.

Mrs. Strong demanded to know why.

The manager elevated his eyebrows.

"I hope you will not consider my remark in a personal way," he said soothingly; "but, you know, in my judgment it would be quite impossible to place these bonds advantageously so long as they bear the signatures of three women."

The certificates were not reprinted; but, despite the handicap of female signatures, the bondhouse six months later paid par for a block of these securities. The land purchase was completed after a prolonged, heartbreaking fight for the cash to close the option, the pipeline was built and the capital stock was sold at a profit of thirty thousand dollars on the transaction.

At a convention of the National Federation of Women's Clubs Mrs. Strong was asked to read a paper on Horticulture for Women in the West. She began her remarks with the statement that horticulture for women anywhere is the same as horticulture for men—that the qualities needful to the success of a horticultural venture are identical, regardless of sex.

Editor's Note—This is the second of two articles on Western Farming by Walter V. Woehlke.

Chalmers Talk Number Nine

CHALMERS · MOTOR · CO. Detroit, Mich. U.S.A.

This monogram on the radiator stands for all you can ask in a motor car.

ONE of the two most famous motoring trophies in the country is held by the Chalmers "30." That is the Glidden Trophy. The Chalmers is the first car selling for less than $4000 to gain that honor.

The seventh Glidden Tour was the longest and hardest ever held—2851 miles in 16 running days—Cincinnati to Chicago "by way of Dallas, Texas."

That a car won out in so strenuous a test is not necessarily a reason why you should buy that car. But it is perhaps a reason why you should want to see that car before buying any other. For such a performance stamps any car as a good car. It removes any possible doubt as to the car's ability to stand up and give reliable service.

Of course we think this car is an *unusually* good car. That's natural: it's ours and we want to sell it. But you are the final judge of that. Dealers in all leading cities are always ready to submit the complete evidence which we can only hint at in an advertisement.

One last thought: Chalmers cars are also beautiful cars.

Chalmers "30" $1500

Chalmers "Forty" $2800

Chalmers "30" Glidden Trophy winner of 1911 Tour, making a passage through the swamps near Vicksburg, Miss.

Chalmers Motor Company
Detroit, Mich.

RALSTON

Fit as Though Made-to-Your-Measure

Whether you wear the breezy, semi-swaggish young men's styles or the "quieter," more conservative models, you'll find the same wonderful fitting qualities in Ralston Shoes. You may find copies in other makes, but—depend upon it—it's only an on-the-surface likeness.

Ralstons are the only shoes made on *foot-moulded* lasts, and it's this one *exclusive* feature which makes it possible to combine comfort with style.

Send for Ralston Book—"Authority Styles" Spring and Summer **Free.**
Shows proper footwear for all occasions for men.

Ralston Health Shoemakers
985 Main Street
Campello
(Brockton), Mass.

New Town Topic Model
Black Tuscan Calf Blucher Oxford Goodyear Welt
$4, $4.50, $5

Sold in over 3,000 towns. Ask your dealer.

A LOT OF MONEY

has been spent years in the preparation of poultry matter for our **Poultry Farm**, and in giving those interested a knowledge of what Owen Farms have and the way they have come. We have made a great success. What we have done you can do.

STOCK AND EGGS FOR HATCHING

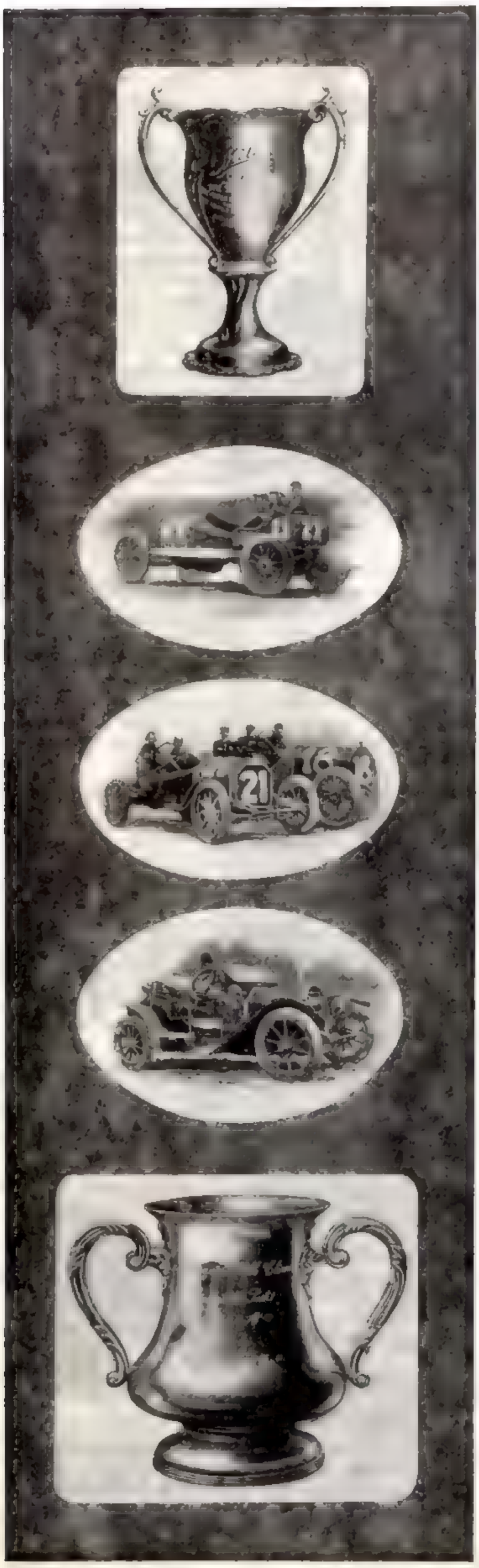
A postal with your address is all that is necessary.

OWEN FARMS, 306 Wilson Street, Vineyard Haven, Mass.

SHOEMAKER'S BOOK on POULTRY

and **Almanac for 1911** has 324 pages with many colored plates of fowls true to life. It tells all about [illegible], their prices, their care, diseases and remedies. All about **Incubators**, their prices and their operation. All about poultry houses and how to build them. It is an easy to speak of [illegible] You need it. **Only 15c.**

C. C. SHOEMAKER, Box 918, Freeport, Ill.



Before you make your Selection Consider the Marion Record

LOOK at this partial list of Marion victories. There is Boyce in his famous Marion that thundered through the mud and driving rain from Charleston to Indianapolis without a hitch—363 miles—in 26 hours. There is Monson, in the car that took second place in the Elgin National Road Races, and also the Marion that flew in just three seconds behind the 90 H. P. Simplex—at Brighton Beach—taking second place. Here are the Milo and Algonquin Hill Climb trophies captured by the

Marion

And so we could go on—listing victory after victory.

The strength and durability of the Marion is the result of the work of a thousand picked men. We have no one special feature that we harp on. The **MARION** is above that. Every detail—every part—is a feature—every part is the best that can be gotten. For instance, our 40 H. P. car is equipped with the Continental Motor, because we know from exhaustive investigation that it is the most reliable and most efficient motor made. Every test has proven this to be a fact. And so it is with the entire car. Part for part, the car represents the best that the industry is producing.

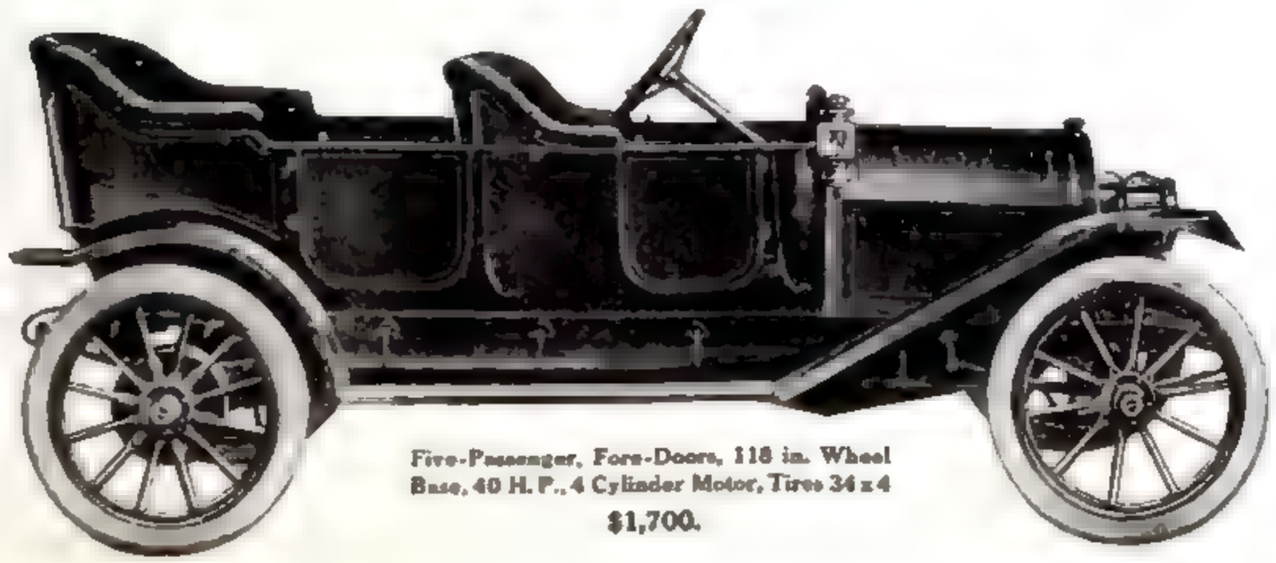
When you purchase the Marion the chassis you get is identical with the chassis that performed such wonderful work in the big motoring events of the world—that won so many victories. The Marion factory has never turned out a special racing car. The cars that do the racing are identical with the cars you buy from the Marion dealer in your town.

The Marion car is handsome to look upon. Take the "45"—at $1,700.00—shown below. It is the masterpiece of our thousand picked men. It is a good, large, roomy car—one that is built for comfort as well as to stand the strain of the most severe usage. Every line, every curve, shows its distinctiveness.

Make it a point to see the Marion car. Our nearest dealer will be glad to take you for a ride and answer specifically any questions or doubts you might have in mind. Get in touch with him, or write us for the Marion book on the "Thousand Man Car."

The Marion Sales Co.

Indianapolis, Ind.



Five-Passenger, Fore-Doors, 118 in. Wheel Base, 40 H. P., 4 Cylinder Motor, Tires 34 x 4

$1,700.

A CORNER IN SHINGLES

Continued from Page 9

"No; Burke, the yardmaster, has promised me all the cars I need for the Umpqua, although he wasn't so confident of accommodating the Hadlock and the Klamath City. They'll be here together late in the week."

"He hes!" snapped Redell. "There's more freight coming into San Francisco since the big fire than to any city in the West. There must be miles of empties on this division. He's paving the way for a shakedown, Jinks. The cars will pinch out tomorrow afternoon and the steamer will have to quit working cargo. Take Burke out to a show tonight and feed him well afterward. Take him home in an auto and leave a twenty-dollar bill where he can find it without too much trouble."

"I don't have to do that," protested Jinks. "I can go to the local agent and force the cars out of him."

"Quite right, Bill; but it will take time and while you're doing it the steamer is lying idle at two hundred dollars a day demurrage. It will cost us a hundred times more to fight than it will to buy him off right now. He'll get you, Jinks, if you don't get him first. I'll O. K. your expense voucher—only go as light as you can."

Jinks grunted and hung up. He hated to be squeezed, but Redell was the boss and knew what was best. Late the following afternoon a switch engine backed in on the wharf with a long string of empty box cars and Jinks reported: "All well."

The Umpqua was discharged in three days and put to sea again, and the Hadlock slipped into her berth late the same afternoon. The Klamath City arrived the following morning. On the following Tuesday both vessels finished discharging and on Wednesday morning J. Augustus Redell came down to his office to face the freight bill of the Umpqua and the staggering realization that he had a hundred and nineteen cars of red-cedar shingles rolling eastward—and not a single carload sold.

The freight bill of the Umpqua amounted to $2757.65. Redell had thoughtfully provided himself with a check signed by his wife for the balance remaining to her credit in the Marine National Bank. This check he deposited to the credit of the West Coast Trading Company, after which he issued his company check in favor of the steamer Umpqua and owners for $1757.65 and took it around to their office himself. J. Augustus preferred to do his own "stalling." He told the managing owners of the Umpqua that he would mail a check for the balance just as soon as he had an opportunity to verify the mill tally.

On Friday the owners of the Hadlock sent in their freight bill for $2843.80, upon which Redell paid $1843.80 and again begged off on the balance until he could verify the mill tally. On Monday the owners of the Klamath City called for $2441.50. Redell paid them one thousand dollars on account and frankly begged off on the balance for a week, explaining that he had so many freight bills to meet that the payment of the entire bill would cramp him. Such requests were not at all unusual in shipping circles, even from wealthier firms than the West Coast Trading Company; and, as the Klamath City was hard pressed for another charter and faced the alternative of laying up unless the West Coast Trading Company gave her another load of shingles, Redell's request met with ready assurance of an extension of time on the balance due.

Three days passed and the owners of the Umpqua sent in a courteous request for the one thousand dollars balance due them. J. Augustus called upon them in person, stated that he was deucedly hard up and secured an extension of a few days. Those "few days" grew into a week, but not before the owners of the Hadlock had commenced to make life a burden for J. Augustus Redell. In despair, he gave them seven hundred and fifty dollars on account.

By means of one subterfuge after another Redell managed to fight off the balances due on the freight bills until all three vessels were once more on their return trip with full cargoes. Redell figured up the balances due and to his great grief found that they totaled $2691.50. He had $991.45 left from his collection of $7635.47 from the railroad company.

Very reluctantly J. Augustus Redell made up his mind to borrow the one thousand dollars he had given his wife the day before he went into business with Live-Wire Luiz. This would swell his capital to $1991.45, still leaving him short $700.05 of the amount necessary to pay the balances in full.

Mr. Redell ran his fingers through his hair, as if to accelerate the action of his gray matter, and solved the problem in just half a minute. Shingles were selling in the San Francisco market at two-ten to two-fifteen a thousand; so Redell decided to sell a million from the cargo of the Umpqua immediately upon her arrival and cut the local price ten cents a thousand, if necessary, in order to guarantee an immediate sale. He went over the list of local dealers and selected his victim with painstaking care. The man to whom he sold that million cedars must have plenty of surplus capital, but most of all he must be good-natured and generously disposed.

After considering the matter from all angles, Redell decided that the Sunrise Lumber Company would answer his purpose admirably; so he called up and closed the sale over the 'phone. That afternoon the owners of the Umpqua sent their collector after Redell for the balance of one thousand dollars due on the first cargo; and there was blood in his eye as he faced the secretary-treasurer of the West Coast Trading Company. Mr. Redell disarmed him with a check for the thousand, a funny story and a few vague remarks about how hard it was for a concern to get in its collections when the bills fell due. Really, money was awfully tight. How did they find it? Tight, also?

When the collector had gone Redell concluded to trust to luck to cover, or the Marine National to carry him for an overdraft of eight dollars and fifty-five cents, and issued another check for a thousand to the owners of the Klamath City. This left a balance of four hundred and forty-one dollars and fifty cents due that vessel and two hundred and fifty dollars due the Hadlock; and, since Mr. Redell was nothing if not a judge of human nature, he concluded that such small balances would not worry the owners to the extent that they would decline to discharge their second cargoes until the balances of the first freight bills had been paid.

Mr. Redell was well pleased with himself. He had made a little money go a long way; and, with the second twenty-five million shingles once loaded aboard the cars and started for the Missouri River, he knew he held the whiphand. He bragged a little about it to Live-Wire Luiz as they sat in his office after the bookkeeper and the stenographer had gone for the day. He was feeling jubilant.

But Felipe Luiz Almeida could see no reason for rejoicing. He desired to be informed—not that it was any of his business any more, but rather to satisfy his curiosity—just how Redell intended to pay the freight on the second twenty-five million shingles; also, how he planned to meet the rent, telephone and telegraph bills, salaries, stationery bills, payments on office furniture, etc., etc.—not to mention the balances due the Hadlock and the Klamath City.

J. Augustus Redell threw back his head and laughed. Then he rooted through a mass of correspondence on his desk until he brought to light a number of telegrams.

"Here's one from Sanborn, of Kansas City," he said. "The chap that writes the great American novel will never give me better reading. Listen to this:

KANSAS CITY, MO., 9-27-08.

WEST COAST TRADING COMPANY,

Lumbermen's Building, San Francisco:

Dealers bidding three-twenty-five on Stars, with market very bare. Will go to three-fifty in ten days sure. Anticipate big fall demand.

SANBORN.

"Now this is the answer," Redell continued: "That first shipment of one hundred and nineteen cars is just about arriving. A bunch of them will be rolling into Kansas City every day from now on; but, as the market is rising, I think we can afford to pay a few dollars' demurrage on those that may have arrived already. They cost us on an average one-seventy-five at the mill, plus one-fifteen freight to Kansas City—total cost delivered, two-ninety. We could sell now for three-twenty-five and clean up about eighty-seven hundred and

RICE & HUTCHINS
WORLD SHOEMAKERS
FOR THE WHOLE FAMILY

Whatever you pay for Rice & Hutchins' Shoes you get your money's worth.

AT RICE & HUTCHINS' DEALERS you and your family find all our famous brands at various prices for different requirements.

FULL VALUE AT EVERY POINT.

Our name brand on shoes is the *wearer's insurance* of satisfaction.

Large stocks constantly renewed at our distributing agents in many market centers *are insurance for retailers.*—They can supply all reasonable demands of their trade with the least possible stock on hand.

Wearers of Rice & Hutchins' Shoes are comfortably, tastefully and economically shod

5.00
4.50
4.00
3.50
3.00
2.50
2.00
1.50

ALL AMERICA
EDUCATOR
ARMADA
MAYFAIR
SIGNET
ERICA
R&H SCHOOL SHOE
OLD HOMESTEAD

RICE & HUTCHINS, INC., BOSTON, MASS.

Benjamin Clothes

Absolutely Correct Dress
for
Men and Young Men

Suits and Overcoats $20 and upwards

Write for Book of New York Fashions

Alfred Benjamin & Co.
NEW YORK

Matheson
"SILENT SIX"

This Silent Car Won the World's 24-hr. Record (1178 miles) for cars costing under $4500, at Brighton Beach, Aug. 19-20, 1910, and 12 first prizes in 12 consecutive contests the same year. The superior qualities which have made possible these unparalleled achievements promise to make the "Silent Six" the most popular of all high-grade six-cylinder cars.

It is a car of accomplishments. You know what to expect of it because of what it has accomplished repeatedly in every sort of public contest and in the private service of hundreds of discriminating owners everywhere. It is the result of many years of successful experience in the development and exclusive manufacture of high grade automobiles by a company which is financially one of the strongest in the business.

Prices with open bodies $3500 to $4000; with closed bodies $4700.

MATHESON "BIG FOUR": The current Matheson "Big Four," like its predecessors, is built to endure. For continuous performance under the severest conditions, it has never been excelled.

Write for 1911 Catalogue and "The Secret of Silence."

Applications of established dealers considered for open territory.

Matheson Automobile Co.
WILKES-BARRÉ, PENNSYLVANIA
NEW YORK CITY BRANCH, 1886-1888 BROADWAY
DISTRIBUTORS
Chicago Bird-Sykes Co., 2210 Michigan Ave. San Francisco Matheson Sales Co., Van Ness Ave. and Jackson St.
Boston, Roy A. Faye Co. 873 Boylston St
Buffalo, Matheson Sales Co., 726 Main St.

The Laundryman Need Not Stop At Your Door, If You Wear
Litholin Waterproofed Linen Collars
They are permanently clean. A damp cloth is your laundryman. Just a rub with it and you have a fresh, clean, white collar. The same collar you have always worn—only waterproofed. True style, solid comfort, generous tie space and $16.00 a year saved in laundry bills.
Collars 25c each Cuffs 50c a pair
At your dealer's, or by mail on receipt of price. Write for booklet.
THE FIBERLOID CO., 7 and 9 Waverly Place, New York
LITHOLIN

GENUINE Hand Woven PANAMA
Rare Bargain
Panama Hats more popular than ever this Summer
By importing large numbers we can sell you a genuine Panama at a surprisingly low price. These hats are warranted genuine all hand-woven, unblocked, can be worn in that condition by Men, Women and Children. Easily blocked in any shape or style. Just as serviceable as the $10.00 kind, only not as fine a weave. All sizes. Weight about 2 oz. Sent prepaid. $1.00. Order today. Satisfaction guaranteed on receipt of $1.00. antced.
PANAMA HAT CO., Dept. A, 830 Broadway, New York City

3000 GUMMED LABELS, Size, 1 x 3 inches, printed to order and postpaid. Send for Catalog. $1.00
Fenton Label Co., Philadelphia, Pa.

SMITH WALLACE SHOE CO. CHICAGO STERLING QUALITY

When once you have a Smith-Wallace shoe that fits, you may always have the same comfort by insisting on having the same shoe.

Smith-Wallace shoes cost no more than the ordinary kind—and they're better. Send today for interesting booklet.

Smith-Wallace Shoes
Built for Comfort—Style—Wear
CHICAGO

MAKES BOATS HUSTLE
The "Perfection" Marine Engine is an unusually simple engine, running on the principle of the four-cycle automobile engine, and has a good spark
PERFECTION MARINE MOTOR
Uses gasoline where all other motors use kerosene. Develops 3½, 4, 5 and 8 H. P. in the single cylinder engines and 6 to 30 H. P. in the two, three and four cylinder engines. Prices, $40 to $450. Write for catalogue.

CAILLE PERFECTION MOTOR CO.
120 Caille St., Detroit, Mich.
"Send for our Stationary Engine Catalog if interested."

fifty dollars. But we won't. A profit of thirty-five cents a thousand isn't enough. We'll hold for the price to rise to three-fifty and take fifteen thousand dollars' profit instead. Just think of it, Luiz—sixty cents a thousand profit!"

"Always," replied Live-Wire Luiz, "you see nothing but the profit. A bill you cannot see. In three days it is the first of October. Then to me, for salary, three hundred dollars. To this man Jinks, two hundred dollars. To the bookkeeper; to the stenographer; to—to ——"

Live-Wire Luiz choked in sheer dismay. Redell laughed once more.

"Haven't you always maintained, you confounded croaker, that tomorrow is always another day?"

Señor Felipe Luiz Almeida squirmed in his chair and tried to smile at his late partner's optimism.

"Boss," he said presently, essaying a little joke, "loan me—until tomorrow—twenty dollars."

"I can't," said J. Augustus. "I haven't got it."

"When can I get it?"

"Tomorrow!" Redell laughed until the tears came to his eyes and for the first time in weeks Live-Wire Luiz joined in.

"I can't help it, Luiz," gurgled Redell. "I know this mañana business is awful—but you can stand it, can't you? I understand they raise the babies on mañana down in Peru."

Redell was still laughing as they went down in the elevator together. As Live-Wire Luiz walked homeward he reflected that only brave men and fools can laugh when the hour of reckoning is at hand. He wondered to which category J. Augustus Redell belonged.

. . . . . .

Into the office of the manager of the Sunrise Lumber Company came J. Augustus Redell on the afternoon of October fourth. In his hand he held a bill for the one million shingles sold the company a few days previous. Ensued the following:

"Got all those shingles into your yard all right, I hope," he ventured as he sank uninvited into a chair.

The manager looked up.

"Yep," he answered.

"Nice shingles, don't you think? Like 'em?"

"They're good enough—at the price. Extra good, in fact."

"That's comforting. Going to discount the bill, I suppose."

"Perhaps."

"No perhaps about it. I need the money. If I hadn't thought you'd listen to reason I wouldn't have sold you at fifteen cents under the market."

"Got any more at that price?"

"Half a million—if you'll give me a check now for the first million, less two per cent. Sixty days on the half million."

The manager of the Sunrise Lumber Company wrote out an order for half a million "Extra Star-A-Star" red-cedar shingles and handed it to Redell.

"Sign it," he said.

"Wolf!" answered Mr. Redell—and signed it. Fifteen minutes later, just as he was leaving the Marine National Bank after making a deposit of nineteen hundred and sixty dollars, the president of the bank called him into his private office. For nearly half a minute he surveyed Mr. Redell, then leveled an accusing finger at him.

"You've been kiting!" he said. "For the past four days you've been washing checks with that Peruvian partner of yours and an individual named William P. Jinks."

"Yes," said J. Augustus Redell tranquilly, "I have. I had about a thousand dollars in salaries, freight, rent, etc., to meet on the first and I didn't have the money; so I took a chance. I have just covered with real money, which I expected to have day before yesterday. Would have had it, too, if the confounded steamer hadn't been delayed in discharging. Had to wait for a berth at Long Wharf. I drew the last thousand dollars I had on deposit before some checks that I had already drawn could get through the clearing house. With this thousand cash I opened an account for Mr. Jinks in an Oakland bank and took his check in return. I deposited Jinks' check in your bank and then borrowed a thousand from Almeida to cover Jinks. I got that in coin from Almeida. It's some money I gave him two months ago, when I bought him out. However, that's confidential; so don't mention the fact that he's merely working for me. I gave him my check for his coin and—well, anyhow, I've been kiting and you've caught me at it. I'm glad you did. I'll be afraid to do it again; and, besides, it's terribly hard on the nerves. I suppose you'd just as soon be relieved of my account for the future?"

The president shook his head. "No," he replied. "I'm not going to ask you to take your account out of the bank. We've handled a few millions of your money in the past and I have only watched your account because I was mildly interested in seeing how quickly you could get on your feet after a knockout. The cashier discovered the 'kites.' I have called you in here to ask you why you did it. What have you on? And why, if you had anything reasonable in sight, didn't you ask for an accommodation? I realize that you only intended to wash those checks for a day—and better men than you do it; but ——"

He paused and stroked his chin; and in that moment J. Augustus Redell knew he had a friend. He resolved to lay his hand on the table.

"I have three steam schooners discharging at Oakland Long Wharf," he said, "and I need eight thousand dollars to pay my freight bills. I have twenty-five million shingles on cars scattered throughout the Middle West and they're worth three-forty at ruling market prices. They cost me two-ninety, delivered. I have twenty-five million more loading on cars now and I have ironclad contracts calling for one hundred and sixty-three million additional from various shingle mills in the state of Washington. I tell you I've got the market cornered and nothing but a jump in water freights can stop me. I can sell tomorrow and clean up twenty-five thousand dollars profit."

And then J. Augustus Redell, warmed up to his subject, explained each detail of his gigantic combination. As he talked he infected the banker with the virus of his indomitable youth and courage. Money-maker talked to moneylender—and the former won. Before Redell left that office he had signed personally a promissory note for ten thousand dollars for thirty days and the account of the West Coast Trading Company was richer by exactly that amount. In return, J. Augustus Redell had pledged himself to assign to the Marine National Bank the bills-of-lading on a sufficient number of cars to amply protect his note and, according as the cars were sold, to assign the invoice also to the bank for collection.

That very afternoon the West Coast Trading Company rented another room adjoining their suite of offices, furnished it the following morning and installed three stenographers with rented machines. Also, in the course of the day, a mimeograph was added to the equipment.

J. Augustus Redell was moving into position for the battle of his career. While the typewriters addressed envelopes to every reputable lumber company throughout Kansas, Nebraska, Iowa, Missouri, Arkansas, Oklahoma and Texas, Redell wrote a circular letter to the trade and the mimeograph ground them out by the score. To the trade throughout that great territory he offered, for immediate delivery, the popular brand of Extra Star-A-Star red-cedar shingles, in carload lots, at three-fifty, f. o. b. fifty-cent rate from San Francisco. Buyers whom Redell knew would place their orders for five to twenty carloads he wired direct—only to these large buyers he made his terms cash, less three per cent, subject to sight draft with bill-of-lading attached.

On the tenth day of October he received his first order. The Cherryvale Lumber Company, of Brookfield, Missouri, wired for five cars. In the yards and sidings at Kansas City eighty-two cars, consigned to the West Coast Trading Company, were paying demurrage and the local freight office was hammering Redell to move them. Within a week dealers in and about Kansas City had taken forty carloads at the market and the balance Redell sold at various points, taking an eight to ten cent local out of Kansas City. This, together with the demurrage and switching charges, occasioned a reduction in his profits; but, even at that, the profits were sufficiently large to occasion the West Coast Trading Company few regrets at the unavoidable expense.

For a week the market held firm at three-fifty, f. o. b. Missouri River common points, with a heavy demand, and all the time Redell's furious selling campaign never slackened. He spent hundreds of dollars

GENUINE GEM JUNIOR
SAFETY RAZOR
ONE DOLLAR

It's the Quality of the Blade that Counts

WHEN you buy a **Gem Junior Safety Razor** you get not only the best "Safety" but **7 genuine Damaskeene Blades**—the finest that money can buy or skill can produce.

And that's just what you need for a good, clean, smooth, velvety shave—real quality in the blade—in the part that does the hard work.

The **Damaskeene Blade** has a smooth, keen cutting edge which it retains indefinitely. You can strop it the same as a regular barber's razor. **Gem Damaskeene Blades** fit most standard Safety Razors, but will give you the greatest satisfaction with the **Gem Junior** frame. 7 for 35c.

The Gem Junior Sells for $1.00 Everywhere

Send us $1 for a Gem Junior Outfit containing 7 Damaskeene Blades, New Bar Frame, Handle and Case. If you wish to prove to yourself the reasons that are making the Gem Junior the most popular safety razor sold, return the entire outfit to us and we will refund your money. You are the judge. You alone decide whether you will accept any other razor or blades to shave you hereafter.

Spend a dollar—just one dollar—and get a Gem Junior set now. Save time and money and have a more comfortable shave every morning for a year. Think of the comfort and convenience. Go to your dealer today. Tell him you want a **Gem Junior Safety Razor** and insist upon getting it.

GEM CUTLERY COMPANY
34 Reade Street, New York
The original modern Safety Razor makers

The Only Permanent Cure For Water-Stained Stucco—

CEMENT and Concrete—the only material that will protect a concrete surface from the inroads of dampness and give it a permanent, uniform color in any shade you wish is—

Glidden's Liquid Cement

"Wears Like Stone"

It is to concrete what paint is to wood—and more. For it bonds with the concrete surface to which it is applied and becomes a *part of it*. It can't chip, crack, peel or fade.

If your home or building has a mottled or blotchy appearance, due to the uneven drying out of the cement stucco, or concrete, write us for our booklet on "Advanced Finishes"—let us tell you how hundreds of buildings have been made like new in a short time and small cost with this material. Any painter can do the work. Send us the name and address of yours. Address

THE GLIDDEN VARNISH CO.
Cleveland, U. S. A. Toronto, Canada
Branches: New York, Chicago

Running Water Without Pumping Cost

If there is a stream on your land install a Niagara Hydraulic Ram. It will give you running water in any part of your house or barn. Write for a list of users in your neighborhood. Write for our Ram Catalog No. 25.

NIAGARA HYDRAULIC ENGINE CO.
140 Nassau St., New York. Factory, Chester, Pa.

in telegrams and postage stamps, and concentrated his efforts toward his selling campaign in shingles. For all that Redell knew or cared, the local lumber market might go to pieces, provided he succeeded in scattering his first fifty million shingles over half a dozen states. He knew better than to glut the market by pounding the big trade centers and was content to spend some of his profits in a whirlwind campaign by wire to the reputable little country yards. By the time the three steam schooners were due with their third cargoes, Redell had succeeded in disposing of forty million shingles and his balance at the Marine National was slightly in excess of sixty thousand dollars, which he could use until November fifteenth, when he would have to pay out forty thousand dollars for his first twenty-five million shingles. He planned to take sixty days on the first fifty million and discount the balance of his purchases wherever possible with the money derived from the sale of his early shipments. By careful management he figured on having the use of an average sum of seventy-five thousand dollars for sixty to ninety days.

And now Redell's summer prediction of a terrific fall demand gave promise of fulfillment to a figure beyond his wildest expectations. Slowly the market rose to three-sixty, then to three-sixty-five, where it hung for a few days and then climbed to three-seventy-five. Up in the offices of the West Coast Trading Company three typewriters pounded out the letters and telegrams to the dealers. The telephone was ringing incessantly, for the California market, rising in sympathy with the demand from the Middle West, suddenly awoke to the fact that the stocks of green red-cedar shingles at the mills, heretofore destined for the coast trade, were lamentably low. All the big mills on Grays Harbor and Puget Sound were kiln-drying their shingles for the eastern trade, being attracted by the greater profits from car shipments. Thus the California market was left bare.

Gradually the rumor spread on the street that the West Coast Trading Company had contracted with the northern mills for a huge supply of red cedars. The news spread quickly among the dealers in San Francisco and southern and central California that efforts to place orders with the mills were all meeting with the same reason for refusal. The mills were tied up on large orders for the West Coast Trading Company and were unable to take further contracts for coast business. Clearly, then, the next best thing to do was to buy from the West Coast Trading Company—and like an avalanche the local trade swept down on J. Augustus Redell.

The orders came in by telephone, by wire, by letter and in person. The local market was strong at two-sixty-five; and Redell, figuring on that price a profit of fifty cents a thousand, tossed his third shipment by the Umpqua, Hadlock and Klamath City on the California market. He had sold out—for cash in ten days, less two per cent—before the vessels were even discharged; only the sudden glut broke the market and shot the price down to two-forty. Redell smiled grimly as he pocketed his profits. He knew the market would rally again and that by diverting twenty-five million shingles from the eastern trade he had strengthened that market for his future shipments. It was a shrewd move in that it netted him a quick profit of twelve thousand dollars and gave him the use, for sixty days, of the net cost of the shingles, aggregating over forty thousand dollars.

His judgment proved to be correct, for the market hung stationary for a week and then climbed slowly until the mills were asking two-fifty a thousand, f. o. b. shipping point, or three-ninety at Missouri River common points. It was nearing the end of October and the fourth shipment of twenty-five million shingles was on its way from the north. Redell, figuring that he stood to make approximately a dollar a thousand on the balance of his stock, decided to unload. All through Kansas, Nebraska, Iowa, Illinois, Arkansas, Oklahoma and Texas, commission salesmen received his terse instructions by wire:

Have over hundred million Extra Star-A-Stars, delivery in sixty days, three-ninety delivered on fifty-cent rate from San Francisco, less three per cent cash, sight draft bill-of-lading attached; ten cents a thousand commission to you. Grade guaranteed. Must unload in a hurry. Wire your orders.

Throughout all of that great territory Redell's telegram fell on the trade like a

FROM A SPEED KODAK SNAP-SHOT

Get Action

Speed pictures—pictures of the ninety mile auto, the running horse, birds on the wing, the limited express, snap-shots on cloudy days and even indoors—all these are in the every day work of the new Speed Kodak — the camera that meets the most exacting conditions, yet retains the Kodak convenience.

No. 1A Speed Kodak

For 2½ x 4¼ Pictures.

Fitted with Graflex Focal Plane Shutter for exposures from 1/1000 of a second to slow instantaneous and for time exposures. Zeiss Kodak Anastigmat lens [illegible] brought with Kodak Film Cartridges and can be carried in an ordinary top-coat pocket. A superior camera in every detail of plan, construction and finish.

Price, $60.00.

EASTMAN KODAK COMPANY,

Catalogue free at the dealers or by mail

ROCHESTER, N. Y., *The Kodak City.*

WANTED—RIDER AGENTS IN EACH TOWN

and district to ride and exhibit a sample 1911 Model "Ranger" bicycle furnished by us. Our agents everywhere are making money fast. Write at once for our special offers and special offer.

NO MONEY REQUIRED until you receive and approve of your bicycle. We ship to anyone, anywhere in the U. S., *without a cent deposit* in advance, *prepay freight*, and allow **TEN DAYS' FREE TRIAL** during which time you may ride the bicycle and put it to any test you wish. If you are then not perfectly satisfied or do not wish to keep the bicycle you may ship it back to us at our expense and *you will not be out one cent.*

LOW FACTORY PRICES We furnish the highest grade bicycles it is possible to make at one small profit above actual factory cost. You save $10 to $25 middlemen's profits by buying direct of us and have the manufacturer's guarantee behind your bicycle. **DO NOT BUY** a bicycle or a pair of tires from *anyone at any price* until you receive our catalogues and learn our unheard of *factory prices* and *remarkable special offer.*

YOU WILL BE ASTONISHED when you receive our beautiful catalogue and study our superb models at the *wonderful low prices* we can make you. We sell the highest grade bicycles at **lower prices** than any other factory. We are satisfied with $1.00 profit above factory cost. **BICYCLE DEALERS,** you can sell our bicycles under your own name plate at our prices. Orders filled the day received.

SECOND HAND BICYCLES — a limited number taken in trade by our Chicago retail stores will be sold at once at $3 to $5 each. Description and price list mailed free.

TIRES, COASTER BRAKE rear wheels, inner tubes, lamps, cyclometers, parts, repairs and everything in the bicycle line at **half usual prices.**

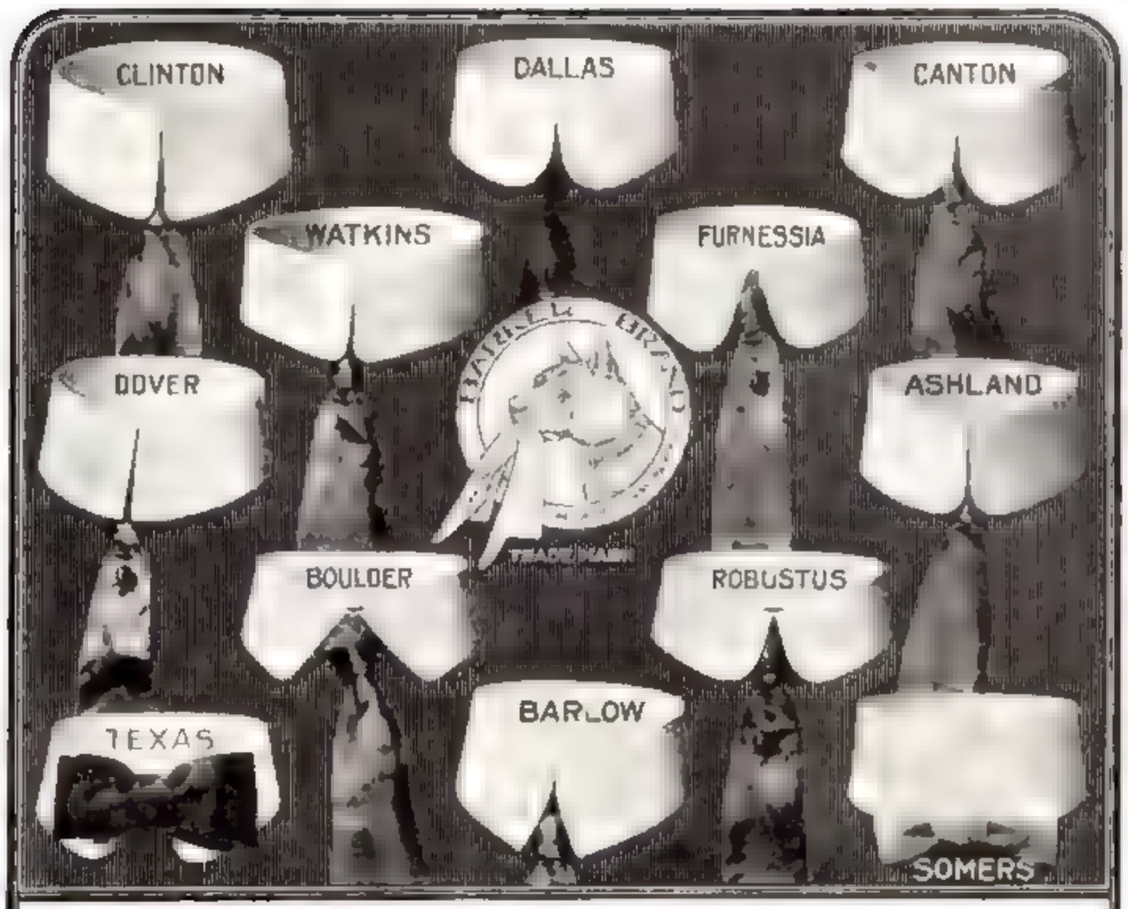
DO NOT WAIT but write today for our large catalogue and our beautifully illustrated and containing a great fund of interesting matter and useful information. It only costs a postal to get everything. **Write it now.**

MEAD CYCLE CO. Dept. K-55 CHICAGO, ILL.

Powerful illumination controlled from seat. New Tungsten incandescent system. Price includes lights, connections and switch. If you have no storage battery we furnish lights and battery complete for $[illegible]. Our **Simplicity Rectifier** changes any alternating house lighting current to direct for charging lamps or spark storage batteries. Pays for itself in a few months with money saved on battery expenses, charging and time. Be up to date and save money. Write now for free booklets. **The Rorjon Auto Supply Co.** Dealers in Economy and Labor Saving Accessories.

63 Madden Bldg., B'way, New York City

Simplicity Rectifier
Manufactured by Auto Supply Mfg. Co., Cleveland, O.



Are your collars stamped

Warranted Linen?

If your collars are not stamped "Warranted Linen," they are probably cotton, and no collar gives the fullest value for the 15c you are asked to pay for it unless it is linen. Look and see if your collars are stamped "Warranted Linen."

Barker Brand Collars

are plainly stamped "Warranted Linen." You will like Barker Brand Collars because of the style and comfort in them. Most collar makers confine their talk to *style*. Barker Brand Linen Collars talk *quality and show style*. Above are illustrated some new popular styles. Have your dealer show you the style you like best. If your dealer cannot supply you, send $1.00 for 8 collars which will be delivered prepaid to you.

If you have collar troubles, write us. We have had 45 years' experience and may be able to advise you. Send for booklet

WM. BARKER CO., Makers, Troy, N. Y.

BETWEEN THE ACTS
LITTLE CIGARS

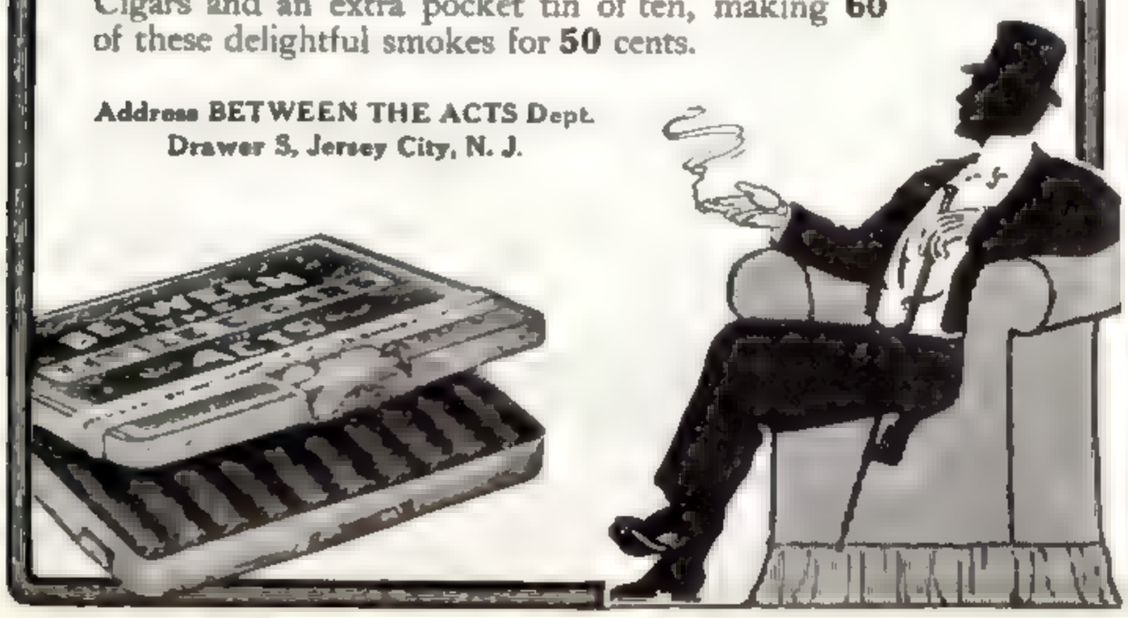
The Best "Little Smoke" of All!

A little smoke with the cigar taste and the cigar quality. Not a cigarette—no paper—all tobacco. A delightful pleasantly flavored small cigar, sold in a pocket tin containing 10 for 10 cents. A larger tin for the office or home containing 50 for 50 cents. If BETWEEN THE ACTS Little Cigars are not yet in the stock of your regular dealer, take advantage of our

Introductory Offer

—next 30 days—good only in U. S. Send us your name and address and 50c in stamps or coin and we will send you postpaid a tin of 50 BETWEEN THE ACTS Little Cigars and an extra pocket tin of ten, making **60** of these delightful smokes for **50** cents.

Address BETWEEN THE ACTS Dept. Drawer S, Jersey City, N. J.



bomb. The demand was still far in excess of the supply and within four days the orders commenced to arrive, calling for amounts ranging from one carload to twenty. At the end of two weeks Redell had sold out—his orders accepted and confirmed; but not before the Shipowners' Association, having tired of dull freights, raised freight rates one dollar a thousand feet on lumber to meet a corresponding advance in the price of lumber made by the Lumber Manufacturers' Association.

J. Augustus Redell figured that one-tenth of one dollar is ten cents and reduced his profits on a thousand accordingly. In the beginning of his campaign he had chartered the Umpqua, Hadlock and Klamath City for four trips each at thirty-two and one-half cents a thousand; and upon the expiration of the fourth voyage he knew only too well that he could not recharter for four more trips, even at the new freight rate. They would be chary of anticipating a rising freight market. With one hundred and thirteen million shingles still to deliver, Redell reduced his profits eleven thousand three hundred dollars on the entire deal.

His shingles were all sold now, however, and it behooved him to get them in transit—and quickly. He had not forgotten that the sixty-cent rate replaced the old fifty-cent rate from San Francisco to the Missouri River on January first, and allowing for delays at the mills, rough weather which might keep his steamers barbound for days at a time and the added difficulty of securing vessels, he knew that time with him was indeed money. For every thousand shingles shipped after January first, he must reduce his profits sixteen cents a thousand.

He called up the lumber surveyors' office and ordered a tallyman over to Long Wharf to relieve Jinks, after which he 'phoned Jinks and ordered him to report at the office.

When Jinks arrived they had a long talk over the situation, with the result that Jinks was instructed to go out on the street and endeavor to charter five steam schooners at the advanced rate. He was to work through freight brokers as much as possible in order not to bear the market. Two days passed and Jinks reported a hesitancy on the part of the owners to tie up for more than one trip; also a tendency to stand out for an additional advance of fifty cents a thousand. He had not closed a single charter, but had spent his time haggling; and in the uncertain state of the market he desired more explicit instructions.

Then it was that J. Augustus Redell lost his head. Time meant everything to him. He could afford to take a lessened profit, but he could not afford a loss. He must not be crowded. He must close quickly.

He made the one mistake of his whole campaign. He ordered Jinks to close on a basis of four-fifty a thousand feet, or forty-five cents a thousand on shingles. His resolution cost him fourteen thousand dollars in reduced profits.

On Friday of that week Jinks closed two charters for one trip each at the four-fifty-a-thousand-foot rate. It was then the tenth of November and the vessels would not be due at the mills to load before the twentieth.

Never again was J. Augustus Redell to forget that Friday is an unlucky day. The weekly freight bulletin of the Shipowners' Association appeared as usual on Saturday, and among the "recent fixtures reported" appeared four sailing vessels and two steam schooners at a freight of four dollars and three steam schooners at four-fifty.

That settled things. The rise of one dollar a thousand feet in freights at that time was not considered a gouge, since charterers were willing to pay more than the going rates, as evidenced by the latest freight bulletin. On Saturday afternoon and Monday morning the condition of the freight market occasioned much conversation in and around the Merchants' Exchange; and on Monday afternoon the Shipowners' Association, responding to a hurry call of the president, met in secret session and boosted the rate to four-seventy-five. The Lumber Manufacturers' Association responded two days later by tacking fifty cents a thousand to their price list—and the flurry was on!

J. Augustus Redell became frightened. He had an uncomfortable feeling that he had pulled his house of cards about his own ears and he must be prepared for anything. He had seen freights go to nine dollars in his day. But the word had gone abroad that the West Coast Trading Company was seeking six steam schooners for early December loading, with the option of renewal of charter; and, regardless of the published rates, J. Augustus Redell was forced to stand and deliver. He chartered three vessels at the five-dollar lumber rate, or a basis of fifty cents a thousand on shingles, and reduced his profits twenty thousand dollars instead of fourteen thousand dollars. It was now obvious that he could not get all of his orders aboard the cars prior to January first. He merely prayed that the sixteen-cents-a-thousand loss, by reason of the advanced rail rate on that date, would apply to not more than twenty-five million shingles.

And now it was borne in upon J. Augustus Redell that he had not been the only man to foresee a riot in shingle prices. All over the Northwest the mills doubled their output; and when that failed to enable them to keep pace with their orders they put on a night shift. The mills that had been shut down since the panic of 1907 took heart and commenced operations. New mills, which had been in course of construction, rushed the job in order to participate in an unparalleled market. Cedar logs, scarce until the price went up, jumped two dollars a thousand at the mills and great rafts came down the rivers to the booms of spruce and fir and hemlock.

The result of it all was a stupendous output of red-cedar shingles. The high prices in the California market tempted the mills that had been a little late getting in on the first big rush, and shipload after shipload of green stock poured into the coast ports. The result was not unforeseen by J. Augustus Redell, for the shingle market, never very stable under ordinary conditions, changes from week to week. By November twenty-fifth the price had slumped forty cents a thousand. This had its effect, quickly anticipated, in that it meant the diversion of shipments from the coast and doubled the shipments into the Middle West and the Southwest.

The Associated Press reports of the collapse of the California shingle market beat down the price in the Mississippi Valley ten cents a thousand over night. Redell had two vessels discharging at Long Wharf that week and worked them overtime in order to get their cargoes aboard the cars and in transit before the cancelations should begin to flock in. Too well he knew the ethics of the trade: Hold the jobber to his contract if it takes a year to deliver, should the price go up; cancel by wire when the market slumps.

All this time Redell had been using the returns from his earlier shipments of shingles bought on sixty days' time—when the sixty days were up Redell made a payment on account and helped himself to thirty days additional—to meet his freight bills and office expenses, and to pay for shingles bought for cash in ten days. From time to time he availed himself of his arrangement with the Marine National Bank and called for an overdraft. Now, in view of the rising freight market and a falling shingle market, this accommodation was withdrawn; and Redell, with sinking heart and hands that trembled a little, read the terse request from the bank to call and take up his note. It was the beginning of the end.

Shingles were selling in Kansas City at three-twenty-five a thousand before J. Augustus Redell gave up hope. The cancelations were pouring in by every mail; and, from dreams of independent wealth, Redell saw himself with one hundred and twenty-five million shingles on hand unsold, three steam schooners chartered at a ruinous freight rate and a shingle market that had gone to pieces, leaving J. Augustus Redell a ruined and discredited man. On every thousand shingles that he shipped into the eastern market he must lose from fifteen to twenty-five cents, depending upon whether the price slumped still further and, also, whether he would be able to get them all aboard cars before January first. He experienced no difficulty in finding out just where he stood in the scheme of things. Turn which way he would, ruin stared him in the face. To repudiate his contracts, to cancel his charter parties, was impossible. To ship the balance of his shingles at the market meant financial ruin. He figured that he might pay fifty cents on the dollar and thus escape the stigma of bankruptcy, but he would be left stranded—without a cent—the laughing-stock of the street, the booby of the trade!

In the privacy of his own office he sat at his desk, his tired head in his hands.

(Continued on Page 57)

The Secret of Perfect Teeth Revealed

Decay is rare when the mouth is kept free from acid — Pebeco Tooth Paste not only whitens and cleanses, but is also the one dentifrice which successfully combats "Acid Mouth"—This fact demonstrated by Acid Test Papers and Trial Tube of Pebeco mailed without charge to readers of *The Saturday Evening Post* for interesting home test

ONLY five persons out of every hundred escape having their teeth injured by "acid mouth."

These startling figures are taken from dental statistics. Unless you keep your mouth free from acids, you have just one chance in twenty of keeping your teeth perfect.

This widespread condition is unnatural.

Food lodged between the teeth heats, ferments and decays. One of the products of fermentation is acid.

Acids Cause Decay

In a natural, anti-acid mouth, the acid so formed is rendered harmless. But the fluids in the mouth of the twentieth-century man are weak and powerless. Modern habits in eating, drinking, smoking, sap their strength.

No matter how small in quantity this acid may be, it never ceases its attack on the enamel of the teeth.

The enamel itself is proof against decay, but hard as it is, it finally softens and wears away under the attacks of acid.

Sound Enamel the Only Safeguard

Bacteria of decay are always present, always busy, and once they find an opening through the protecting enamel, they make short work of the soft, non-resistant interior of the tooth.

You must come to the aid of the weakened, naturally anti-acid fluids of your mouth if you are to save your teeth. You must provide for yourself what abused Nature no longer provides for you. You must use outside means for overcoming acidity.

There is one tooth paste that will defend your teeth against acids. This is Pebeco Tooth Paste.

Write for Acid Test Papers and Try this Experiment

Touch the tip of the tongue to one of the blue acid test papers we send with the 10-day trial tube of Pebeco. If the paper dries out a pinkish color, acid is present in your mouth and will gradually break down the enamel of your teeth.

After using Pebeco Tooth Paste, again test your mouth for acidity. The result is convincing. The test is scientific and simple. Pebeco does save teeth from decay.

PEBECO Tooth Paste in extra large tubes, exactly the size of the tube shown here, is 50 cents. If your dealer will not supply you, we will mail a tube, prepaid, upon receipt of price. These tubes are extra large, and because Pebeco is so concentrated and effective (you use only one-third of a brushful at a time) it proves the truly economical dentifrice.

Pebeco originated in the hygienic laboratories of P. Beiersdorf & Co., Hamburg, Germany, and on account of its great effectiveness as a tooth preserver and cleanser has long been recommended by conscientious dentists all over the world.

For Trial Tube and Acid Test Papers address

Lehn & Fink, 106 William St., New York

Originators of Lehn & Fink's Riveria Talcum—the highest refinement of talcum for toilet purposes

PEBECO is natural in its action. It is a stimulus to the salivary glands and encourages natural means of mouth cleansing.

It hardens soft, delicate gums. Gives to the linings of the mouth and throat disease-resisting strength—and thus wards off many disorders of the gums, mouth and throat. It gives quick relief from painful cankers—a common result of abnormal acidity.

Pebeco is a very successful deodorant. It gives even a smoker's breath sweetness and wholesomeness. The smoker especially should favor this wonderful tooth paste.

Sound Teeth— Pure Breath

Pebeco whitens the teeth, dissolves tartar, brightens gold fillings without injuring them, and removes even stubborn spots of discoloration.

It is not highly scented, but it has a fresh, pleasant, refreshing and characteristic flavor that imparts to the whole mouth a feeling of healthy cleanliness.

We invite you to try this tooth paste at our expense.

The coupon below, a letter, or a postal card will bring you a liberal trial tube and a package of Acid Test Papers. With these you can determine whether you are subject to "acid mouth" and also prove that Pebeco Tooth Paste takes away this greatest cause of decay.

Will your tongue turn the blue test paper pink? The test is simple and interesting. Will you try it?

LEHN & FINK, 106 William Street, New York

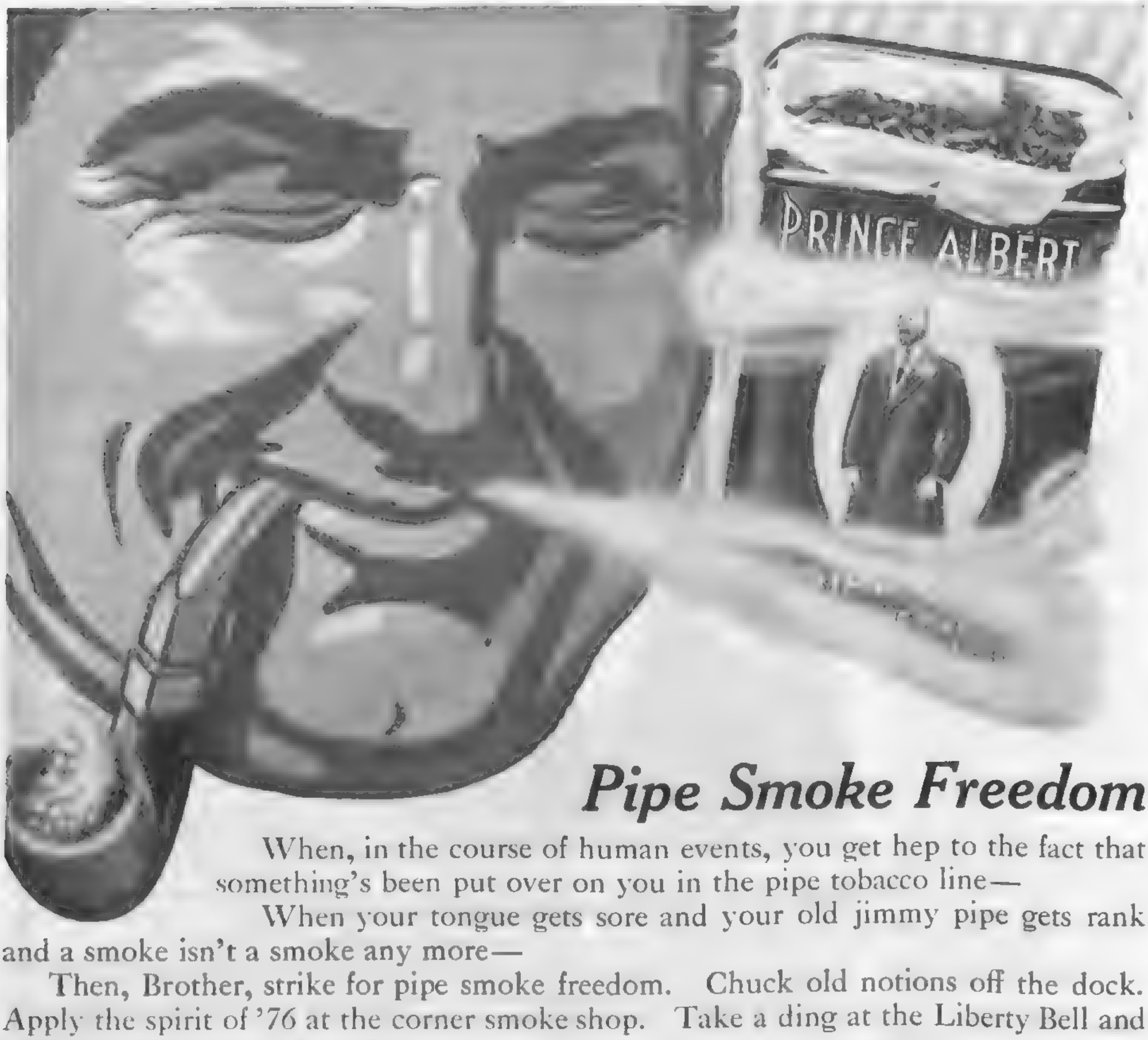
Gentlemen:—Please send me Trial Tube of Pebeco Tooth Paste; also Acid Test Papers.

(Write your name and address fully and plainly.)

Name _____

Street _____

City _____ State _____



Pipe Smoke Freedom

When, in the course of human events, you get hep to the fact that something's been put over on you in the pipe tobacco line—

When your tongue gets sore and your old jimmy pipe gets rank and a smoke isn't a smoke any more—

Then, Brother, strike for pipe smoke freedom. Chuck old notions off the dock. Apply the spirit of '76 at the corner smoke shop. Take a ding at the Liberty Bell and load up your jimmy pipe with

PRINCE ALBERT

"the national joy smoke"

Happy noise! Right-oh! It draws like a dream smoke, fragrant and altogether good. Free from the old tongue-stinger; free from the pepper-burn—free from rankness. ***It can't bite your tongue.***

But why, you ask, does P. A. have a cinch on this pipe-smoking joy?

Because, Brother, Prince Albert is produced by an exclusive, patented process that cost 3 years and a fortune to perfect. A process that we control and that is used to produce Prince Albert only. A process that takes out the bite and leaves all the rich, full tobacco flavor and all the long-burning and close-fire qualities. Freeze to this patent process fact. Don't foozle on substitutes.

You can buy P. A. anywhere. 10 cents in the tidy red tin, 5 cents in the wax-paper-lined red cloth bag, and in half-pound tin and pound glass humidors.

Prince Albert is the largest-selling, pipe tobacco in the world

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

(Continued from Page 54)

It was easy to see his finish. He had the deluge timed to the hour and the minute—and for once his indomitable spirit was crushed and beaten. Sadly he turned to the telephone and called up Jinks at the Merchants' Exchange.

"Come back to the office, Jinksy," he said, and hung up.

When Jinks came in Redell motioned him to a seat.

"Jinks," he said, "let us begin at the beginning. You're out of a job; and when I pay the last few freight bills that are due, and settle with the mills for the shingles I have already moved, I'll be out of a job too. I'll have lost every dollar I had when I started and I'll be in the hole to somebody a few thousand more or less—mostly more, by the way things are going to the dogs. You see, Jinks, when I planned this deal I knew that, once started, I had to finish or be forever damned. If I stop halfway, my credit's gone. With my contracts and charters repudiated, I'll have a bunch of lawsuits on my hands; and then—then I'm the one big lonely loon of the lumber business. I'll—you know, Jinksy, it means a lot to me to win now. My wife thinks I have fortune bound and gagged; and I—well, it won't do to have her worried now, because ——"

He turned away. Presently he faced Jinks again.

"I see Redmond, contracting agent for the M., K. & T., crossing the street, with his eye peeled up at our windows. He's coming up here to worry me for a bunch of those Texas cars for his road. You see him, Jinks, old man. I'm tired. If I don't quit and go home I'm going to blow up! I tell you, Jinks, I can't stand this strain any longer. Grab a month's wages in advance and get ahead of the game that much. It may hold you over until you strike a new job."

"I'll go down with the ship," Jinks said. "Go home and rest; and let Live-Wire Luiz and me camp on the job."

He reached for Redell's hat and overcoat, bundled him into them and rushed him downstairs to a taxi.

He went straight home to Maisie, for it is ever the fashion of man—when sorely stricken—to fly to those who love him.

"I'm feeling very tacky," said J. Augustus, as his wife opened the door; "so I came home. I think I'll go to bed. I'm weak on my pins."

He did. Two hours later he had a chill and Maisie sent for the doctor. The medico came, looked J. Augustus over very carefully and sent for two trained nurses. He said it was typhoid-pneumonia—whereupon Redell had an inspiration!

"'Phone the office, Maisie dear," he said, "and tell Jinks to bring out the checkbook. I'll sign some while I'm able."

. . . . . .

It was three months before J. Augustus Redell was able to sit up in bed and drink a little malted milk. The first day he was permitted to speak—in fact, the first day he really cared to speak—he called Maisie to his bedside and asked her how long she proposed retaining two nurses.

"The doctor can wait; but you'd better let one nurse go," he said feebly. He wondered just how much Maisie knew!

"Has Jinks or Almeida been out to see me?" he asked.

"They both call up every day and Mr. Almeida has been out several times. He usually comes to bring me what money I need."

A big tear started in the corner of Redell's right eye and rolled across his emaciated cheek. Ah, but wasn't it good to have a friend! Poor Live-Wire! Ruined and bankrupt, he had parted with his final thousand dollars to support the helpless man whose mad ambition had helped to ruin him. So Almeida brought her what money she needed! Too well Redell knew whence it came. It was the thousand dollars he had given Felipe Luiz Almeida when he bought him out; and, with the realization of the little Peruvian's sacrifice, Redell's heart was full to overflowing.

"How are things going with poor old Jinks?" he asked presently.

"He seems very cheerful. Things are going along very nicely at the office."

"Huh?" muttered J. Augustus. He could trust Jinks to lie for him. It was kind of him to keep the news from Maisie. Good old Jinks! And meditating thus, Redell fell asleep.

Jinks called for him with an auto the day he paid his first visit to the office. On their way downtown Redell endeavored to ascertain from Jinks just how matters stood; but, upon the pretense of preferring to leave all explanations to Live-Wire Luiz, Jinks steadfastly refused to discuss the business affairs of the West Coast Trading Company. Arrived in the office, the first thing that confronted J. Augustus Redell was an enormous floral horseshoe, which bore the legend, cunningly worked in yellow violets:

WELCOME

Standing beside this delicate tribute to his undying loyalty and friendship stood Señor Felipe Luiz Almeida, dressed as if for a diplomatic function. As Redell entered his own office Live-Wire Luiz bowed low, hand on heart. It was evident to Redell that his late partner planned an elaborate speech of welcome, though what the little man really desired to say was:

"Friend of my heart, I bid you welcome to the lid. It is quite cold. Sit on it."

Before Redell could defend himself Live-Wire Luiz had embraced him with a frenzy that threatened to crack a few of his ribs, while the atmosphere was filled with a magnificent string of Spanish oaths.

"Spending money a little recklessly around here, aren't you, Luiz?" Redell remarked, with a wave of his hand toward the floral piece.

Live-Wire Luiz sprang out of his chair, delivered himself of a warwhoop and deliberately kicked the floral piece to smithereens.

"Puff! That for expense!" he cried, snapping his cigarette-stained fingers. "With one hundred thousand dollars in the bank, why should my friend ——"

"A hundred thousand dollars!" Redell's voice was hardly above a whisper.

"*Si*," replied Live-Wire Luiz complacently. "Why not? You are sick. You cannot attend to the business. *Bueno!* Then must this good Señor Jinks and one damn little fool name' Almeida attend to the business for the señor. What you t'ink? Dead ones you leave in charge? *Kai!* Jinks! To Señor Ree-dell you mus' tell that little story, how Live-Wire Luiz Almeida been save the ship. Always our good friend Ree-dell has been t'ink: 'Luiz, he is good fellow; but not—not—what you call game!' Maybe so. Jinks, what you t'ink? Am I game?"

"You're as game," said Mr. Jinks, "as a bantam rooster. It's been a pleasure to know you."

"Am I dreaming?" faltered Mr. Redell—"or is it the end of the world, with everybody gone crazy?"

"Why," said Jinks, "it was touch and go with you when you left the office and, after you'd gone, Luiz and I sat down to hold a wake. While we were exchanging a few mutual reminiscences, weeping that one so young should be chopped off in his prime, Redmond, of the M., K. & T., came in looking for business. I gave him six cars and, in return, Redmond gave me an idea—told me they were beginning to complain of a shortage of cars on the roads running into Seattle; big crops throughout the Middle West, the Dakotas and western Washington. You know how it is every fall. The railroads sidetrack every empty, whether eastbound or westbound, and keep as many as they can in the agricultural belts. They know they can get lumber traffic all the year round, but the wheat and corn crops have to be moved after every harvest; then, after they're moved, they shunt the cars out West again to load lumber.

"Well, Redmond's prediction of a serious car shortage stuck in my mind and I began to investigate. I found that the car situation with the Grays Harbor and Puget Sound mills was very acute and daily growing worse. Then Live-Wire Luiz said he knew you had, in the very beginning of the deal, delved into shingle statistics, and it occurred to him to investigate the reports from the Department of Agriculture. As a result, he found that the wheat and corn crops were going to exceed, by at least thirty per cent, the yield of the year before. Added to this, the newspapers were running front-page stories every day about Slater's big play in December wheat. He shorted the market for a few million bushels, with Armour and kindred interests on the long end of the deal.

"Luiz didn't know much about December wheat, but when I explained to him that Slater's enemies stood in with the big transcontinental lines, and that every effort would be made to rush the crop into Chicago and break Slater's corner, he saw right

I Couldn't Keep House without Western-Electric Inter-phones

FORTUNATE is the woman whose home is equipped with Inter-phones. She isn't all tired out at the end of the day. She telephones upstairs or downstairs or from room to room, at any time of the day or night. She saves her steps and strength.

Inter-phones operate automatically by simply pressing the proper button on the nearest set. They require but little attention and cost no more to maintain than an ordinary door bell. They can be installed complete, including labor and all material, at a cost ranging from $6 to $30 per station, depending on type of equipment selected.

Every housewife should write our nearest house for Booklet No. 8266. It tells all about Inter-phones.

The Western Electric Company Furnishes Equipment for Every Electrical Need.

"SAVE TIME AND FREIGHT" — WESTERN ELECTRIC COMPANY — "TELEPHONE OUR NEAREST HOUSE"

WESTERN ELECTRIC COMPANY

Manufacturers of the 5,000,000 "Bell" Telephones.

New York, Philadelphia, Boston, Pittsburg, Atlanta, Buffalo, Chicago, Indianapolis, Cincinnati, Minneapolis, Milwaukee, Saint Louis, Kansas City, Denver, Omaha, San Francisco, Los Angeles, Seattle, Salt Lake City, Portland

Montreal Toronto Winnipeg Vancouver London
Paris Antwerp Berlin Johannesburg Sydney Tokyo

Free Handbook for Automobilists

ASK us for a free copy of the great book, "Care and Repair of Tires." It explains a remedy for every tire emergency—will save you trouble and expense. Tells how the

SHALER *Stitch-in-time* Vulcanizer

seals up the holes in your casings and makes our tire outwear three

C. A. Shaler Co.
1302 4th St. Waupun, Wis.

Makers of the famous Shaler electric Vulcanizers to operate on city lighting current

YALE 1911

Faultless in design—excelling in engineering skill and construction—1911 YALES embody every service feature which you should demand in a motor cycle of highest quality.

1911 4 H. P. YALE $200
With Bosch Magneto $235
1911 7 H. P. YALE TWIN $300

Long stroke motor, specially heat treated cylinder, ground to thousandth part of an inch, valves drop hammer forged from highest quality nickel steel, perfectly seated and of generous size. New positive grip control (patented) and offset cylinder

YALE history is worth while reading. Write for it today.

CONSOLIDATED MFG. CO., 1702 Farnwood Ave., Toledo, O.

2 Famous Porch Climbers

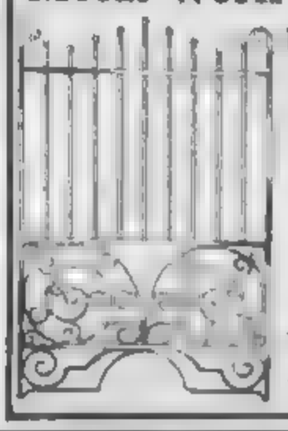
By Mail For 25 Cents

One Japan Clematis
One Blue Rambler Rose

Send for Catalogue of many End-of-the-Season Bargains

RICHLAND NURSERIES, Box 107 Rochester, N. Y.

Metal Work for Banks



Wickets and Grilles
Cashiers' Cages
Railings
Window Guards
Check Racks

Catalog on Request

The Cincinnati Mfg. Co.
1240 W. Sixth, Cincinnati O.

$1 BREATHE-RITE

If you have any regard for your [illegible] strengthens the back [illegible] *for growing boys and girls.* One size fits anybody. You Can't [illegible] will BREATHE-RITE. Sent prepaid anywhere on receipt of price—One Dollar. State whether for man or female.

BREATHE-RITE MFG. CO., Room 101, 45 West 34th Street, New York
Send for descriptive folder. If dissatisfied for any reason, money promptly refunded.

Here's Opportunity Knocking At Your Door

The chance to start in a highly profitable business with only $33.75 capital is made for you by the MUNIMAKER.

If you are now in business in any one of a score of lines, there's big added profit for you.

Dispensing HIRES ROOTBEER through

Hires Munimaker

REG U S PAT OFF

means additional dollars daily for drug store, news stand, cigar store, pool and billiard parlors, bowling alley, excursion boat, summer resort stand, and hosts of other places where good, healthy thirsts are to be quenched.

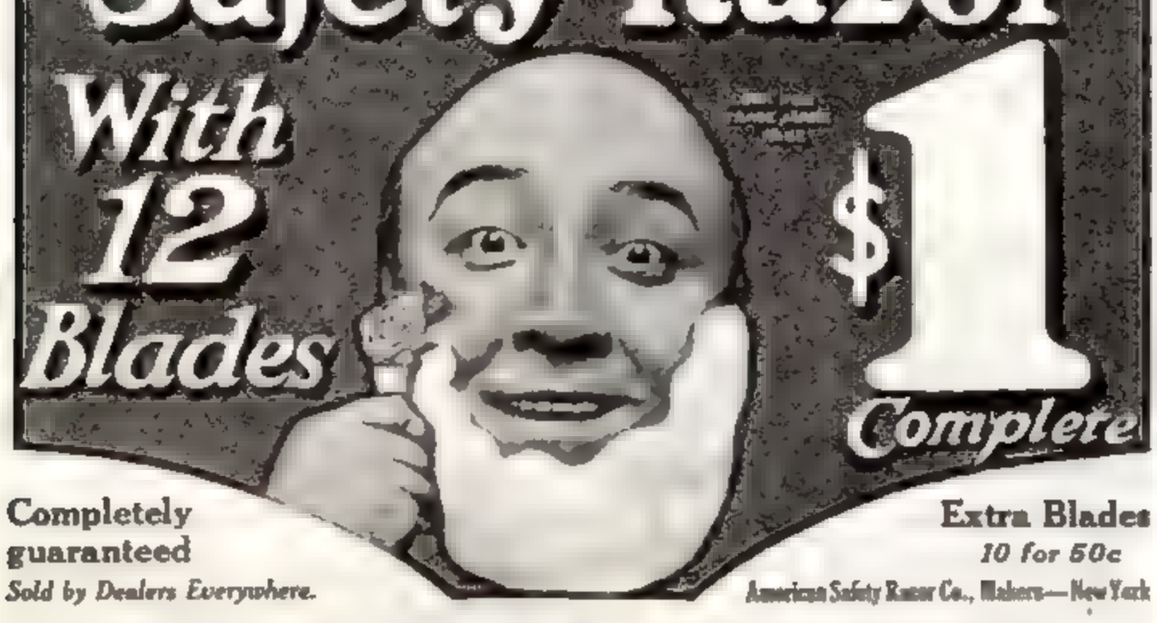
If you are not in business, start now. All you need is this small amount—$33.75. This is the best chance in the world to start a young man in a profitable line. The immense popularity of HIRES Rootbeer makes the profit-yielding possibilities of the MUNIMAKER. The demand is *there*. It is a demand made by the best, most wholesome drink.

We will sell you the MUNIMAKER on the basis of a first payment of $25. The balance of the $150 can be paid in five monthly payments of $25 each. Add to this first cost $8.75 for five gallons of HIRES Rootbeer syrup and the outlay is $33.75

The sale of the first lot of syrup will pay this $33.75 and leave you a margin of ***profit in the money drawer.*** Do you know any business that you can start in that is so quick and so sure? Write now for Catalogue F, "The Money-Making Munimaker"

THE CHARLES E. HIRES COMPANY, Philadelphia.

Ever-Ready Safety Razor



Completely guaranteed

Sold by Dealers Everywhere.

Extra Blades

10 for 50c

American Safety Razor Co., Makers—New York

Horse Owners: Ten Cents

with proof that you can save **dollars** a [illegible] brush is a scratcher using it. A [illegible] clean [illegible] ry with [illegible] offer. ive easy on the horse and **always clean**. Send [illegible] postage, **state number of horses you own**, [illegible] Write P[illegible] 85c. After 3 days trial send 35c [illegible] and expense. CLEAN [illegible] CO., 109 5th St., Racine Wisconsin

SELLING AGENTS: What does the above offer *prove to you?* Thousands of "Clean" Combs *are selling themselves* at sight. Ask for terms.

PATENTS: For facts about Prize and Reward Offers and for books of Great Interest and Value to Inventors, send 6c postage to Pubs. Patent Sense, Dept. 35, Washington, D. C.

BREATHING IS THE VITAL FORCE OF LIFE

A deep breath or a wave has Health behind it [illegible]

LEARN TO BREATHE DEVELOP YOUR CHEST

Send for my 64 page, illustrated book Lung and Muscle Culture. Correct [illegible] breathing is clearly described by diagrams also contains hundreds of other evidences of valuable information. 300,000 already sold. Price 10 cents, coin or stamps.

PAUL VON BOECKMANN
1397 Terminal Building
Park Ave. and 41st St., New York

away what was going to happen. Every box car on the coast would be shot into the wheat districts and the lumber and shingle mills of the Northwest would simply have to grin and bear it. Then, with the supply of shingles cut off from the Mississippi Valley, a fool could see that the market would revive and in the reaction the price would probably go even higher than it was in October!

"Nothing troubled us now but that confounded water freight. Every shingle we moved at the prevailing freight rate meant a loss and we were tied up on three charters—with nearly one hundred million shingles still to ship. Enter Señor Felipe Luiz Almeida, with the grand idea! We had the Yosemite, the Aurelia and the Santa Clara, due to sail for the North within a week. The Aurelia, by great good luck, piled up on Tillamook Head—and that charter was nullified. We switched the Yosemite in on a lumber cargo for the Blue Star people, who were shy a boat and wanted to make a quick delivery, and gave the owners of the Santa Clara five hundred dollars to release us from our charter with them. Meantime we sat down and figured out the probable price, at a lump-sum rate, on a cargo if shipped by one of the S. F. & O. tramps. There were three of them lying in the bay at the time—been running from Coos Bay in the coal trade. You know what a whale the Pactolus is; and the Hesperian and the Tellus carry a thousand tons more than the Pactolus. There they were, all idle, waiting for a lumber charter to the Orient, when Luiz and I swooped down on the owners. We didn't spend much time dickering, I can tell you. We had fifteen days to get that one hundred million shingles aboard cars and we couldn't haggle over a few hundred dollars. We closed at a lump-sum figure, wired the mills that they were coming and not to spare the stevedores when it came to working overtime.

"The chartering of those three big tramps, carrying easily thirty million shingles each, was all that saved us. We piled those shingles up until they were flush with the bridge, cleaned up the last of the orders at one fell swoop and were beginning to discharge at Oakland Long Wharf on the afternoon of December twenty-seventh.

"I don't want any more of my life to resemble those three days and nights that followed, for we put on three shifts and never slackened a minute until all three cargoes were out. Cost the company a few hundred extra, greasing a few palms, and the overtime was considerable. In addition I had to make a trip to Nevada, where they were holding a mile or two of empties out on the desert. That cost a few hundred more, but Luiz was bound to have the cars if we had to steal them. Well, to be brief, we got the last shingload aboard the last car at four o'clock in the morning of January first, but Burke was good enough to way-bill them under date of December thirty-first. We both hung around until the final bundle of shingles went over the side of the Pactolus—she finished discharging last—and then we went home and crawled into bed. Lord! but we were tired—weren't we, Luiz? I said to Luiz: 'Luiz, I'm glad J. Augustus isn't ——'"

"On those lump-sum charters!" Redell broke in. "What did the rate a thousand shingles finally amount to?"

"Twenty-nine cents, six mills and a fifth of a mill," chirped Live-Wire Luiz—"and at the time the market was three-thirty-five Missouri River common points."

Redell smiled at the little Peruvian. "Great head!" he remarked sententiously. "What happened next?"

"We routed two-thirds of them over the S. P., care of the U. P. at Council Bluffs," Jinks continued, "and the balance we shipped into the Southwest, mostly Texas, via the Sunset Route. Then Luiz took a vacation and a thousand dollars and left town immediately. He was gone two weeks; but while he was away he managed to fix it with the yardmasters up at Sparks, in Nevada, and a few other lonesome places between there and Council Bluffs, to accidentally sidetrack every car of shingles. I went south; and at Barstow, out there on the Mojave Desert, I made myself so agreeable to the railroad boys that they kicked off all our cars and held them up for nearly a month out on those desert switches, where nobody cares what becomes of the freight until the consignee begins to trace 'em—and by that time the car shortage up North was getting so fierce that a mill actually had to be grateful if it got four cars a week.

"By the first of February we began our selling campaign all over again, promising delivery within two weeks. The price had been going up all the time; and by the first, when we started to unload, the market was almost bare and we peddled red-cedar shingles over a dozen states at prices ranging from three-seventy-five to four-fifteen a thousand. While you were ill, Augustus, the price hit the ceiling.

"We followed your old tactics and sold most of them for cash, less three per cent, against sight draft with bill-of-lading attached. We didn't care to worry about orders being cancelled; so, the minute we sold a carload over the wire, we fired the draft and the bill-of-lading into them and they couldn't back out. It was pretty nice business and we've paid the mills for their shingles; and, as Luiz tells you, there's about a hundred thousand in the bank, with about twenty-five thousand dollars on the books in outstanding accounts. We figured it all up the other day and find that on the two hundred and thirteen million cedars you made an average profit of sixty cents a thousand. The market is down to two dollars at the mills now and you can thank Live-Wire Luiz Almeida that you aren't a bankrupt."

"I take the liberty to tell you, our good Jinks—maybe so I am too smart—but, all the same, I tell him that his salary is rais' · how much?" said Señor Almeida.

"Three hundred a month for you, Bill Jinks, since the day you started. Better give him a check for his back salary, Luiz. Lord! how I love a man with something under his hat! You're a good game scout, Jinksy, and I like you. And now the bookkeeper has something for you out in the general office—and, as Luiz and I have some matters to talk over, get out."

When Jinks had departed Redell turned and faced his ex-partner.

"Luiz," he said, "when you didn't have a cent I came to you with an idea; and, with your credit and my idea, we started in business. Before long, we discovered that our credit and my idea didn't amount to much, so I bought you out and it was my credit and my idea. Finally came the day when I realized that my credit and my idea and my money were things of the past—and I quit and went home to die. Then, while I lie broken and bankrupt, you jump into the breach and, with brand-new ideas of your own and my credit, you pull the company out of the hole and present me with something that's infinitely more precious than a certified check for the wealth of the world—my self-respect! There's been a deal of notes and stock certificates passing between you and me, Luiz, until now all that money that you saved for the company belongs to me—and you're out in the cold, without a dollar!

"Felipe Luiz Almeida, you're the whitest little brunette that ever escaped from Peru and I think I'd be lonesome without you for a partner. You will recall that once I told you, when I rolled the crust for a pie, I generally ate the pie. I was wrong, Luiz. My appetite has failed. I can only eat fifty-one per cent. We'll hold a meeting of the board of directors tomorrow, cancel the old issue of stock and issue new certificates for fifty-one per cent to J. A. Redell and forty-nine per cent to F. L. Almeida, as per our original agreement."

As their hands met, Live-Wire Luiz choked up. "It's been a hard fight, hasn't it?" said Redell.

"Santa Maria! It has."

. . . . . .

It was nearly six o'clock before J. Augustus Redell started for home.

As he let himself into his humble little flat he was met in the hall by his doctor and a nurse.

"What the dickens ——" began Mr. Redell.

"Been trying to get you on the 'phone since one o'clock. However, everything is lovely, and Mrs. Redell ——"

"Great Scott!" gasped Mr. Redell.

"Twins!" replied the doctor. "Boys. Nine-pounders. Mrs. Redell is asleep; so ——"

"Thank the good Lord!" Redell murmured fervently. "He's very good to me, indeed. He loads me with favors."

He backed up against the wall—a little stunned at the realization of fatherhood—duplicated. Then, with the egotism of the embryo parent, he rushed to the telephone and called up Live-Wire Luiz at his home.

"Luiz!" he fairly crowed into the receiver, "I'm a parent—two times!"

"Viva!" shrieked Live-Wire Luiz.

"Get a Receipt"

Wrapping the Printed Receipt in the package is a feature of our new "Get a Receipt Plan"

It Benefits the Merchant Because

1. If goods are sold for cash he knows he has received the money.
2. If goods are sold on credit he knows he has a proper record of each sale.
3. He knows which clerk made each sale.
4. He knows that the Register has made a duplicate record of the receipt under lock and key.
5. He knows that each customer takes away one of his advertisements, printed by the Register.
6. He knows that each customer takes away a printed receipt which can not be changed and which prevents arguments and disputes.

It Benefits the Customer Because

1. If goods were paid for in cash, the printed receipt proves it.
2. If goods were charged, the printed receipt shows that the proper amount was charged.
3. This printed receipt shows price of goods and initial of clerk making the sale, valuable in case goods are returned or exchanged.
4. Protects servants and children against unjust suspicion either on cash or charge transactions.
5. Acts as a memorandum in keeping track of daily expenditures.
6. It guarantees all his accounts are correct.

The above are a few of the benefits the merchant and the public get because of the new National Cash Register Receipts. They force a correct record of all money received on account and all money paid out. They stop mistakes, stop losses, remove temptation, increase trade and increase profit. Considering the material, workmanship and what it does, a National is the lowest-priced piece of machinery sold in the world.

The National Cash Register Company, Dayton, Ohio

Runabout—$750

F. O. B. Detroit, including three oil lamps, tools and horn. Top, windshield, gas lamps and tank or generator, extra. Detachable doors for any Hupmobile Runabout (as shown) $25 extra. Touring car for 4, $900, including gas lamps and generator, shock absorbers in front, 31 x 3½ inch rear tires, three oil lamps, tools and horn. Fore-doors, $25 extra.

The world's mighty tribute to the Hupmobile

The two years that have passed since the Hupmobile first came into the market have recorded a remarkable success for it, both in the United States and abroad.

Here it is still the dominant car of its type. It has never had a serious rival. Its field has not been encroached upon by developments since its advent.

And now the whole world is buying the Hupmobile.

Hundreds are being shipped to England, Germany, France, Russia and Holland.

Cairo and Capetown; Manila and Honolulu; Tokio and Shanghai; New Zealand and Tasmania; South America and the West Indies; Sydney and Melbourne are sending in their orders—Sydney even cabling not long since for an additional large shipment of cars.

This is the mightiest tribute the world can pay to the Hupmobile—whose sturdiness and worth neither American nor European manufacturer has yet been able to duplicate in a car of like type.

Hupp Motor Car Company, Dept. P, Detroit, Michigan

WHITE HOUSES DEMAND WHITE PAINT.

In the suburbs, in the smaller towns, in the country—wherever smoke and soot do not pervade the air—where green trees and foliage abound to afford the proper contrast, there is nothing prettier or in better taste than the house painted white. And when white paint is in order it cannot be too white, too clear, too pure.

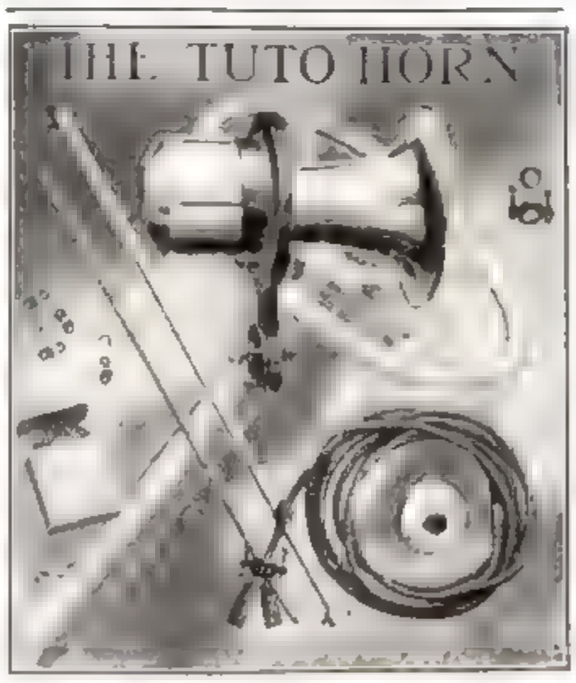
For beauty, for economy, and for wearing qualities, nothing is superior to the paint which is made to suit the condition of the building with Carter White Lead and pure linseed oil.

CARTER
The White
White Lead

Carter White Lead is the strictly pure white lead of our forefathers only whiter, finer and more perfectly made, due to an improved, modern process which eliminates all impurities and discolorations. It makes the whitest white paint for either exteriors or interiors, and with the addition of proper tinting colors the clearest and most durable colored paint of any desired shade.

Our free book "Pure Paint" tells how white paint is made, how to keep it pure, how it looks and wears and why it is the cheapest paint in the long run. It tells how to detect adulterations, and how to know pure paint, and how to get it at reasonable cost. If you own a house that needs painting send for this book at once.

Carter White Lead Co.
12080 So. Peoria St., Chicago, Ill.
Factories: Chicago—Omaha



Two Auto Horns in One

Two Positive Signals—Low or Loud—With One Push-Button

Adds beauty to the car—always effective—never offensive—instant in operation—works all the time—operated wholly with the thumb of the free hand—changes from low to high pitch with the same operation—starts and stops at will. Shipped complete with all parts, screws, clamps, tape, etc., ready to install

SO SIMPLE IN EVERY WAY YOU CAN INSTALL IT YOURSELF

Write today for our introductory offer

The Dean Electric Company, 800 Taylor St., Elyria, Ohio

The Right Tent

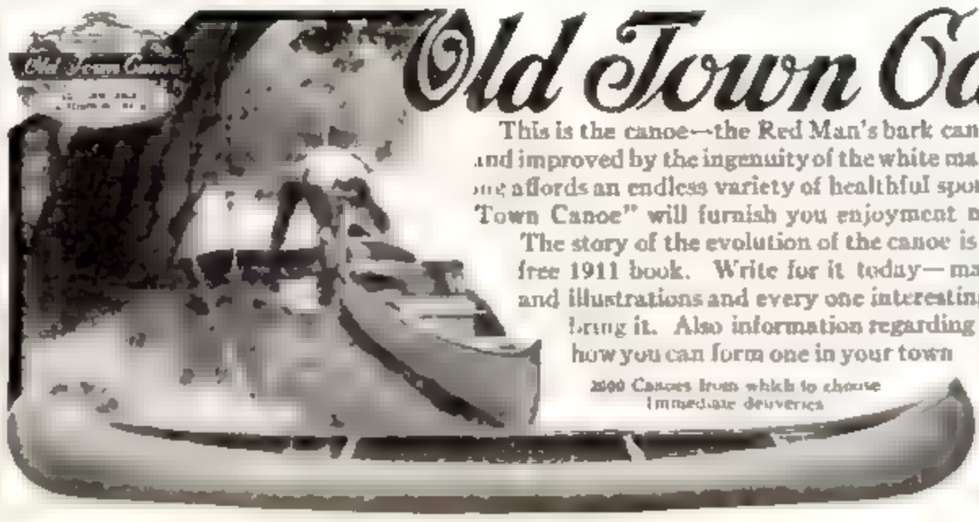
TO BE sure of selecting an all weather-proof tent, send for

GEO. B. CARPENTER & CO.
1911 Camper's Book FREE

Crowded with valuable information about life in the open—pointers for use of campers. Filled with illustrations and interesting prices of tents, kit bags, hammocks, etc. All guaranteed the best of their kind

For 868 page Sail and Motor Boat Book No. 700 send 6c in Stamps or U. S. Postage. **The Camper's Book No. 701, is FREE.** If your dealer does not handle *Geo. B. Carpenter & Co.* goods, write us

GEO. B. CARPENTER & CO.
200 S. Water Street, Chicago, Ill.
Makers for the U. S. Government



"Old Town Canoe"

This is the canoe—the Red Man's bark canoe—modernized and improved by the ingenuity of the white man's skill. Canoeing affords an endless variety of healthful sport, and the "Old Town Canoe" will furnish you enjoyment most of the year. The story of the evolution of the canoe is told in our new, free 1911 book. Write for it today—many photographs and illustrations and every one interesting. A postal will bring it. Also information regarding canoe clubs and how you can form one in your town

2000 Canoes from which to choose
Immediate deliveries

OLD TOWN CANOE CO.
555 Middle Street
OLD TOWN
Maine, U. S. A.
Agents in all cities

PATENTS That Protect and Pay
Send Sketch or Model for FREE SEARCH
Books, Advice, Searches, and Big List of Inventions Wanted **FREE**
WATSON E. COLEMAN, *Patent Lawyer*, Washington, D. C.

PATENTS SECURED OR OUR FEE RETURNED
Send sketch for free search of Patent Office Records. **How to Obtain a Patent** and **What to Invent** with list of inventions wanted and prizes offered for inventions sent free. Patents advertised free. **VICTOR J. EVANS & CO., Washington, D. C.**

AMERICAN BANKERS ASSOCIATION TRAVELERS' CHEQUES

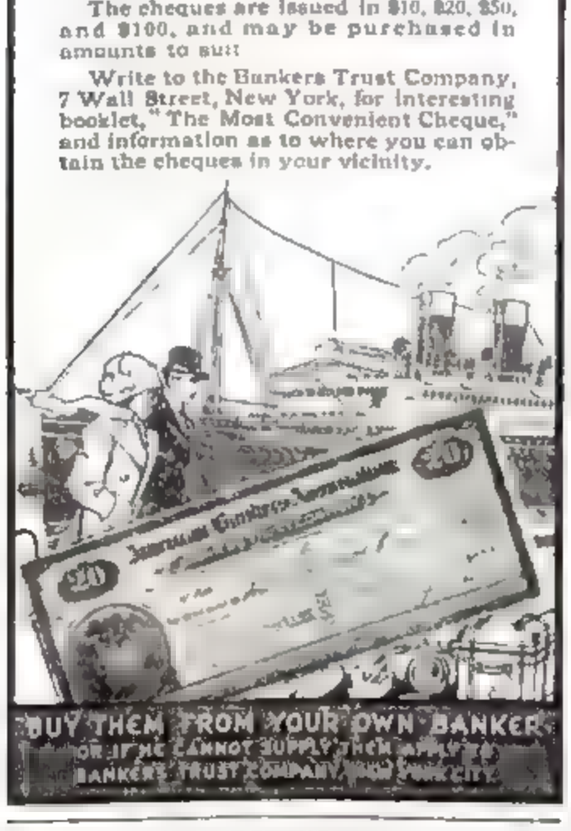
Solve the Money Question

Experienced travelers pronounce the "A.B.A." Cheques the best form of funds ever carried, for use in Europe, America or in any other part of the world. Tourists returning from "world-round" trips report that their "A.B.A." Cheques met with ready acceptance even in remote parts and caused them to receive unexpected courtesies.

When supplied with these cheques you are protected against loss of your money; you have a means of identifying yourself to banks, hotels, ticket agents, merchants, etc., and you avoid delays and embarrassments in obtaining funds and paying accounts.

The cheques are issued in $10, $20, $50, and $100, and may be purchased in amounts to suit

Write to the Bankers Trust Company, 7 Wall Street, New York, for interesting booklet, "The Most Convenient Cheque," and information as to where you can obtain the cheques in your vicinity.



An Opening for a Retail Store

If you think of starting a store I can help you. My business is finding locations where new retail stores are needed. I know about towns industries, rooms tents, etc., in every part of the U. S. On my list are many places where a new store can start with small capital and pay a profit from the beginning. No charge for information, including free a 200 page book telling how to run a retail store

Edw. B. Moon, 8 W. Randolph St., Chicago.

Piedmont Red Cedar Chest

The Revival of Ye Olden Treasure and Bridal Chest

It Is Absolutely Moth, Dust and Damp Proof

PIEDMONT RED CEDAR CHEST CO., Dept. M, Statesville, N. C.

Kennebec

COME ON, FELLOWS
SIGN UP FOR A GOOD TIME

KENNEBEC CANOE CO 10 R R Sq Waterville Maine

Greider's Fine Catalog Largest and most practical poultry reference book published. Lists varieties of Pure Bred Poultry. 1911, 200 pages, over 100 illustrations, 57 in natural colors. Gives low prices for stock, eggs, incubators. Only 15c postpaid

B. H. GREIDER, Box 83, Rheems, Pa.

THE SILVER KING

Concluded from Page 15

"Umph!" roared Pindar. "What's a tarpon to a man like me?" And thereupon he put his foot on the fish in the pose of a conqueror.

The pressure was sufficient to restore the last courage to the creature. The gills closed, the body trembled, the great tail curled downward and then upward in arcs of two directions. When it hit Pindar's trunk it was a mass weighing half a hundred pounds, with a marvel of muscle behind its movement.

The old man closed up, head and feet, like a jack-knife; he flew off into the air like a bird; he landed face downward in the sand, where his arms and fingers worked madly as if he were trying to dig a hole large enough to hold him. He lay there and shouted to the sky. He rolled over in pain.

"I knew it," he roared. "Yesterday was the thirteenth. I knew it!"

The tarpon, still flopping, was sliding toward the water. The young man shut his jaw, jumped overboard, and threw his body across the silver carcass of his prize.

"Look out!" bawled old Rowe. "He'll toss you."

His warning was wasted. For the fish was dead and Donning had fainted away.

"Umph," grunted Pindar, as he sprinkled water on the young man's face. "Umph."

Taking out a knife he began to jab it into the tarpon's skull.

"What are you doing?" asked Donning, opening his eyes. "I must have passed away for a minute. Don't stab the fish. He's dead."

"Umph," said Pindar. "I made that mistake once already. No fish, no matter how smart he be, can dislocate me but once!"

He pulled the boat up the sand. He looked up into the starlit sky; "I don't know what my wife would say if she was alive and found out how I'd spent my day," he said. "I wouldn't nowise dare to tell her. Here, son! Help me to get this beast into the boat. We must be goin' back."

It was when they rowed alongside the yacht that he spoke again. Wendingham and Lyon and the girl had long before returned and they welcomed the belated boat, which Pindar rowed, with halloos of satisfaction. Indeed, in the light of the deck lantern the girl's eyes looked red as if she had been crying. She, as well as the two men, showered questions.

"Wait," said old Rowe. "Hold on, now. How many tarpon did you get?"

"We didn't get any," said Lyon, laughing. "I suppose you nearly got one, eh?"

"No. We had a poor day—a mighty poor day. Luck was against us. We was ashamed to come back—Donning and me. We was positively humble and ashamed. I didn't get anythin' and he didn't get much. Just strike a match and lean over here."

"Cæsar's nose!" roared Wendingham, dropping his cigar. "Look at what they've brought back!"

"Edmund!" cried the girl.

"Umph!" said Pindar. He looked at Lyon and laughed outright.

This little laugh he repeated several times at supper and when he sat by the wheel, steering back to Spongecake. He seemed to be deaf to all the excited conversation. Once he called to Donning.

"What she say now?" whispered Pindar.

"She says it's all right."

"Umph!"

There was a silence.

"It's lucky you got the fish then," said Pindar finally.

"Well—yes," whispered Donning, gazing thoughtfully toward the bow where Beatrice and Lyon sat together, watching the seethe of phosphorescent water. "Yes. But she would have taken me anyhow—whether I'd caught the fish or not."

"Who says so?"

"She did."

"You don't say!" said Pindar. "Well, we wasted our day then. There is points of similarity between women and tarpon, ain't they?"

Donning laughed and took the old man's rough and knotted hand. "You're a good sport, Mr. Rowe! When I get back to New York I want to send you something—I want you to remember me."

Pindar looked affectionately at the young man. He grinned sheepishly. He lowered his voice. "Son, don't you tell anybody—I'd like one of them darn fool tarpon outfits."

A Drummer Boy of the Confederacy

"Chas. E. Mosby, at the age of 13 years, enlisted as a drummer, May 10th, 1861—Elliott Grays, Co. I, 6th Va. Regiment of Infantry"—so reads the record—and that child served in the Confederate army right through the four years of the Civil War. Two companions, being slightly older, were put in the ranks.

This picture is one of the 3500 long lost Civil War Photographs that we have just recovered from oblivion, and put in ten big volumes so that every American can own them.

Right into history they marched, these bright drummer boys of both armies. Only fourteen or fifteen years old, they bore the burden like men, brightening the long march, cheering the camp and inspiring the raw regiments to battle with the rattling beat of their drums. Often, too, they helped the surgeons in the hospitals, and often they grabbed a gun and plunged into the fight themselves. Just boys! But right in line with their older comrades, they took part in the greatest battles the world has seen.

An Army of Boys

Hundreds of thousands of boys [illegible] Confederate detachments [illegible] by accounts [illegible] ing they were eighteen, that [illegible] ing the [illegible] out for [illegible] rent, and the Federal troops have been called "an army of boys."

In the Confederate ranks, also, there were [illegible] of boys [illegible] every one particularly [illegible] to the army. All the [illegible] on both sides had *their* full [illegible]

And we have told you [illegible] that the world has ever seen of these [illegible] drummers. Did you ever see [illegible] of the big [illegible] those photographs?

Adventures in the War

Mathew Brady was a great artist photographer in New York, in the days when photography was new. When the war [illegible], he went into the field, [illegible] and with [illegible] Many were his narrow escapes. Once he was [illegible] days in the woods, [illegible] and dressed [illegible] every moment; once the Confederates [illegible] his cameras for guns and opened fire on them.

3500 Photographs

[illegible] was a great task and when the war [illegible] [illegible] the men in gray and blue [illegible] in battle and camp. Here [illegible] [illegible] the greatest [illegible] ever [illegible] American subject [illegible] of the most [illegible] Army. Across [illegible] [illegible] and [illegible] the scene [illegible] as it was [illegible] today as it was [illegible] years ago [illegible] [illegible] and [illegible] and [illegible]

Just for so many years, these photographs were [illegible] such shape that every American can own [illegible] the Review of Reviews has put them [illegible] volumes, so you may have them for less than one cent a picture.

18 GIVEN AWAY

Send the coupon for 18 of these pictures. The [illegible] long to tell [illegible] We have [illegible] a handsome [illegible] book which we will [illegible] free if you [illegible] the [illegible] at once. [illegible] we will give you 18 [illegible] of these unique photographs which [illegible] and frame and keep. Each of these [illegible] inches in size, [illegible] in the [illegible] of the [illegible]

This offer cannot be held open indefinitely Send the coupon today and 10 cents to cover mailing charges

SEND THE COUPON TODAY

REVIEW OF REVIEWS COMPANY,
13 Astor Place, New York, N. Y.

Send me free [illegible] the 18 reproductions of [illegible] Civil War photographs, and [illegible] me the name of [illegible] [illegible] I am to pay [illegible] I am [illegible] 10 cents to cover the cost of mailing.

Name _____

Address _____

The Summit Town and Country

The Shirt of Individuality

For that individual set of men who object to enjoying comfort at the sacrifice of style.

The soft standing collar that is attached *right* to the shirt overcomes all objections, it has the dressy appearance of a white collar without any of its discomforts.

Made perfectly fitting, in suitable fabrics, coat style.

Popularly priced at all shops that *sell* shirts.

Write for Style Book and give name of your dealer.

Guiterman Bros.
Makers
SAINT PAUL, MINN.

The collar is *right* on the shirt

STEARNS & FOSTER MATTRESS

Made in Four Grades

The Anchor The Lenox
The Windsor The Style "A"

THE price of a Mattress should depend upon the *quality of its filling.*

Two Mattresses laid side by side might appear of equal value, yet one of them contain a filling not worth a third or a fourth part the value of the other.

This is why so many people pay an extravagant price for the Mattress they get.

Stearns & Foster Mattresses are made with a laced opening device by means of which the quality of the cotton used inside can be critically examined and comparisons made. You know exactly what you are paying for.

For over sixty years The Stearns & Foster Co. have been manufacturing cotton products and their daily output of Mattresses far exceeds that of any other Factory. This is why a Stearns & Foster Mattress enjoys the highest prestige for comfort, service, purity and finish.

For sale generally by furniture dealers and department stores thruout the United States. If you are unable to get our Mattresses from your dealer, drop us a line and we shall see that you are promptly supplied.

The name "Stearns & Foster" must be on the label on the Mattress; otherwise it is not genuine. Insist upon it.

The Stearns & Foster Co.

Dept. D-6 Cincinnati, O.

THE BRITISH BUSINESS MIND

Concluded from Page 13

small that the whole lot could be displayed on a packing-box. The five-and-ten-cent idea brought a brand-new point of view to bear on the world of merchandise at that period—and the latter was found wanting. There were few articles that fell within the range of the new idea, yet these stores appealed to our public; and, as the business grew, buyers were sent all over the world, picking up suitable novelties and getting manufacturers to make new ones. Today the American five-and-ten-cent store carries thousands upon thousands of articles within its price range and illustrates clearly that buying can be made as great a creative force as selling, when it is done with intelligent knowledge of the consumer. These stores, as we know them, are still to be developed in England.

Some years ago a buyer for the leading American five-and-ten-cent-store syndicate found in England a chinaware article that he saw would sell steadily as a staple in this country, provided the shape were slightly changed to meet American taste. The British manufacturer, however, refused to change the shape. The buyer offered to provide all the new moulds and held out in prospect an order that would have gone far toward keeping the plant busy six months in the year. But the Briton said the present shape sold all over the world—to India, China and South America—and that what was good enough for the trade there ought to be good enough for the consumer in the United States. Ultimately the order was placed with some one else.

Years ago, when one silk dress lasted a woman her lifetime, British silks were widely sold, being heavy enough to stand alone. But fashion changed. Lightweight silks came in from Continental looms and women dressed in the familiar "some soft, clinging stuff" worn by the novelist's heroines. British manufacturers said this was a passing fancy and waited for fashion to swing back. It hasn't swung back yet. Many of them appear to be waiting still. The other day a London buyer whose shop supplies most of the materials used by fashionable dressmakers stated that ninety per cent of his silks came from abroad. Despite his importance as an outlet to that portion of the British feminine public that sets fashions, he added, only two British manufacturers of silks had taken the trouble to call upon him in recent times.

In the Parade of Trade

Despite the better knowledge of investments prevailing in Great Britain, there is only four and a half billion dollars of life insurance in force there, as contrasted with nearly twenty-four billions in the United States. Even when it is remembered that we have double the population, the contrast is very marked. It is probably due to difference in selling methods. Instead of training solicitors to earn a good living selling life insurance, as we do, the British companies seem to rely chiefly on agents who are able to place policies occasionally, by reason of social or business influence. Rate-cutting is a common competitive weapon, where we have abolished it by law.

In selling methods John Bull is back toward the rear of the procession, but not off the road. The Yankee often assumes that he is hopelessly lost; but anybody who will take a comfortable seat on the grandstand and wait not more than ten years is certain to see John Bull come along at the point where we are passing now. He may do it in five years. The British business mind has a suspicion of the new methods that it stigmatizes as American, but it is rapidly waking up to the fact that they are not so much American as human—and due to worldwide changes in industry and distribution.

We have been able to lead the procession in developing new ways chiefly because our business is in the hands of the first generation and we have more liberty to make experiments. Very often John Bull is in the third or fourth generation and is bound by the private discounts granted under his grandfather. We have the enormous advantage in business of not knowing who grandfather was.

Editor's Note—This is the third and last article of a series by James H. Collins.

Everyone Needs a Telescope

It enables you to see objects miles away. Vacationists can multiply their joys with it, for it brings all the country around right up to their eyes. Near waterways you can watch the coming of passing ships—read their names. And for farmers and ranchmen it is absolutely a necessity, for they can keep their eyes on their cattle, horses or sheep when far out in the fields.

Over 3½ ft. Long

Excelsior Telescope

A eyepiece of telescope can be used as a microscope to detect insects or examine parts of vegetation. The Excelsior Telescopes are made by one of the largest manufacturers of Europe. The lenses are carefully ground and are adjusted by experts. It is brass bound and besides the solar eyepiece has a glass dust cover at the end. Closed the telescope is 21 inches long, and has a circumference of 5½ inches. It opens out over feet long in five sections.

It is a known fact that eyepieces of this size cost $5.00 to $8.00—even without a solar eyepiece. For $1.00 you can now have a telescope with advantages of one worth $5.00 to $8.00.

PRICE $1.00

L. S. Henry, of N. Y., says "Worth many times price." J. C. Patton, Kansas City, Kan., says "Can count cattle 20 miles away."

Satisfaction guaranteed or money back. Send us your dollar by registered letter, postal money order or bank draft, to-day. We send the telescope by mail or express it sure for 40c extra.

Our Illustrated Bargain Catalogue sent free with each telescope

Dollar Specialty Co. Dept. S.E., 90 Chambers Street, New York

Strikes Fire Without Matches!!

McLaughlin's "Imperator" Pocket Lighter makes an instantaneous flame of fire every time you press the button. It operates with one hand and takes the place of matches in the vest pocket. It is simpler than a match safe and makes 1000 lights with 60 drops of benzine. Lasts for years and operates without winding or scratching—just push the button.

Take this adv. to your Druggist or Cigar Dealer and get one if stamped "McLaughlin's Imperator." If not stamped "McLaughlin's" we will send you one by Insured Mail upon receipt of $1 to

McLAUGHLIN SALES COMPANY
705 Olive Street, St. Louis, Mo.

Exclusive Licensed Manufacturers of Imperator

Instruction Book FREE

And Wood Finishing Samples

Here's the best book ever published on artistic wood finishing, the work of famous experts, illustrated in 5 colors. For a limited time only we will mail it free and pay postage to anyone interested in the latest and most artistic way of finishing furniture, woodwork and floors. Ask your local dealer in paint for free samples of

Johnson's Wood Dye

(made in 35 popular shades and clear. Better than shellac or varnish. If your dealer hasn't samples send us his name and we will mail you free

S. C. Johnson & Son
Racine, Wis.

Finishing Authorities

Just What You Have Been Waiting For

30 Miles on 1 Gal. Gasoline

$500 and Up

Kenmore

He will supply you with one of the classiest automobiles on the market. Send us your name on a postal card and we will tell you how we can supply you with a thoroughbred and our special introductory offer. Write to-day.

KENMORE MANUFACTURING CO., 340 Caf Bldg., CHICAGO, ILL.

ARTISTIC BRASS CRAFT

Hand made, beautifully etched jewelry. Durable, stylish and very appropriate for gifts. Individuality in every article.

Style A. Any initial, curled corners, hammered borders.
Style B. Conventional design instead of initial, plain corners, etched borders.

	"A"	"B"
Scarf Pin		
Hat Pin		
Cuff Pin		
Belt Pin	$1.00	
Watch Fob	$1.00	

Mailed prepaid. Money refunded if desired.

P-C. COMPANY Los Angeles, California

Moving Picture Machines MAKE BIG MONEY

Stereopticons

A wonderful opportunity to make big money entertaining or instructing audiences in churches, lodges, theatres, school houses, etc. We show you how. Let the business furnishing supplies assist. No experience whatever necessary. If you want to make $5 to $25 a night we explain and tell you how. Catalogue Free. Moving Picture Machines, Post Card Projectors, Talking Machines, etc.

CHICAGO PROJECTING CO., 225 Dearborn St., Dept. 221, Chicago

HAVOLINE MOTOR OILS

Lubricate—Burn cleanly
Leave no carbon deposit

ALL GARAGES—ALL DEALERS

Write for Booklet

"The Common Sense of Automobile Lubrication"

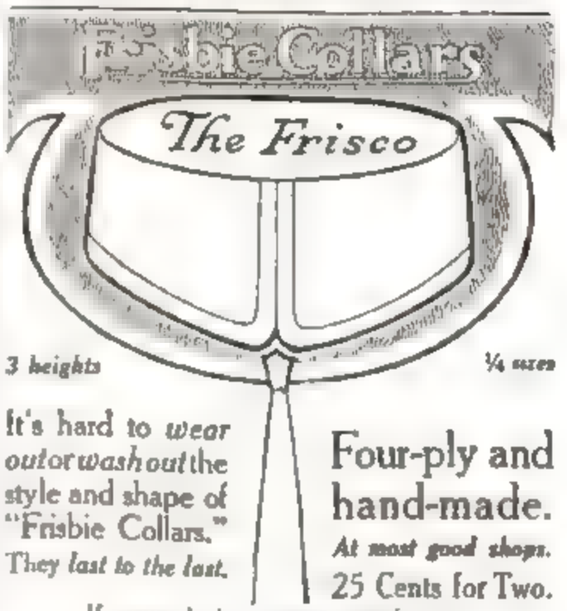
INDIAN REFINING COMPANY
INCORPORATED
First National Bank Building, Cincinnati, Ohio
123 William Street, New York City
W. P. Fuller & Co., San Francisco, Cal., Agents

CUT FUEL BILL IN HALF

The KOOKERBAKER bakes quicker, cleaner and better than in any oven and SAVES ½ THE GAS. Makes delicious vegetables at same cost on any gas stove. Every KOOKERBAKER is guaranteed perfect heating and keeps food warm. By express $1.50. *Agents Wanted.*

THRIFTY APPLIANCE CO., 7 West 31st Street, NEW YORK

Frisbie Collars



3 heights ¼ sizes

It's hard to *wear out or wash out* the style and shape of "Frisbie Collars." They *last to the last.*

Four-ply and hand-made.

At most good shops.

25 Cents for Two.

If your dealer cannot supply you, we will (prepaid) on receipt of price.

FRISBIE, COON & CO. MAKERS, TROY, N. Y.

Allen's Foot-Ease

In a pinch, use Allen's Foot-Ease.

Shake Into Your Shoes

Allen's Foot-Ease, the antiseptic powder for the feet. It relieves painful, swollen, smarting, tender, nervous feet, and instantly takes the sting out of corns and bunions. It's the greatest comfort discovery of the age. Allen's Foot-Ease makes tight or new shoes feel easy. It is a certain relief for hot, sweating, aching feet. We have over 30,000 testimonials. TRY IT TO-DAY. Sold everywhere, 25c. Do not accept any substitute. Sent by mail for 25c in stamps.

FREE TRIAL PACKAGE sent by mail. Address,

ALLEN S. OLMSTED, LeRoy, N. Y.

American Woolen Co. of America

Wm. M Wood. President

THE *largest worsted mill on earth* is the Wood Worsted Mill shown below. We built it as an everlasting monument to one of the greatest of American industries, and to enable us to supply more economically the demand for dependable fabrics.

This mill is one of the thirty-four mills owned and operated by the American Woolen Company. These thirty-four mills produce the largest quantity of woolen and worsted fabrics manufactured by any single organization in the world.

This mill is representative of an industry which in revenue contributed to the Government ranks second only to sugar, and in number of wage earners ranks second to none.

Our present organization, extended and deep rooted in American soil, is in large part due to the appreciation and approval of the public.

The American Woolen Company—comprising American methods, American machinery, American workmen and American stockholders—is "of the people," "by the people," and "for the people."

The reasonable prices at which we furnish our fabrics for the clothes of the people are made possible: First, by our great and economical purchases of raw material; and Second, by the magnitude and efficiency of our mills.

We ask your co-operation in demanding American Woolen Company's fabrics, whether purchased by the piece or in the finished garment. By such co-operation you endorse an American industry which offers you a finished product representing substantial economies—economies to which you are entitled and which are yours on demand.

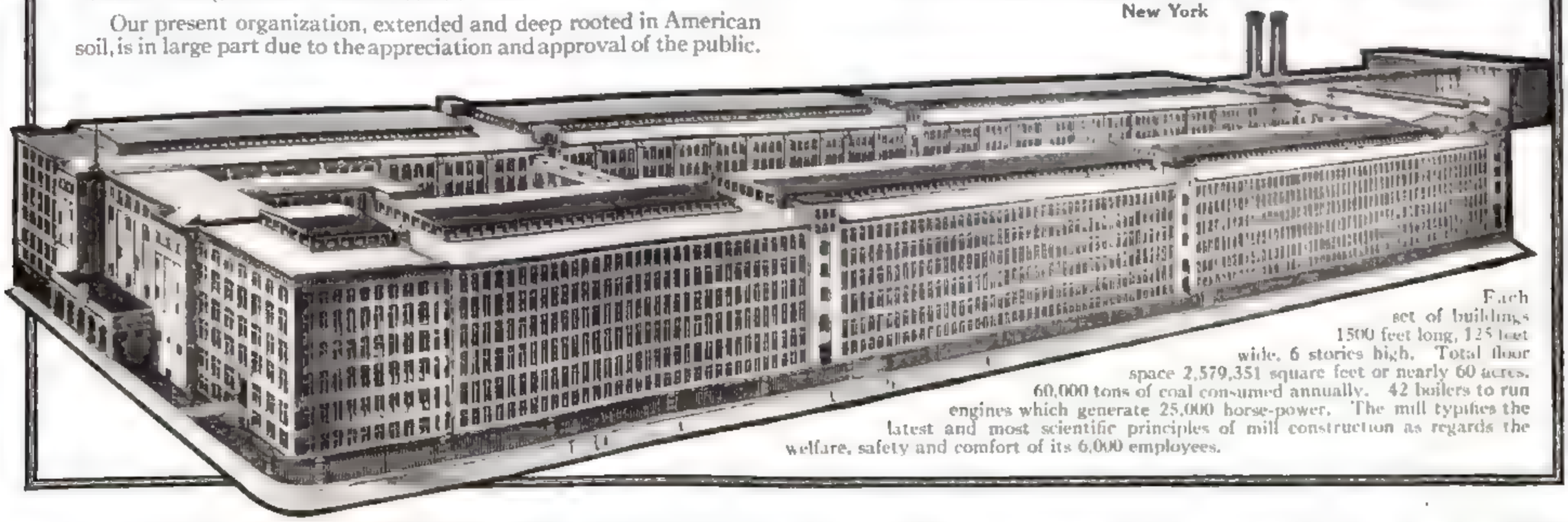
Order the Cloth as well as the Clothes

AMERICAN WOOLEN COMPANY OF NEW YORK

J. CLIFFORD WOODHULL, Selling Agent

American Woolen Building, 18th to 19th Street on 4th Avenue

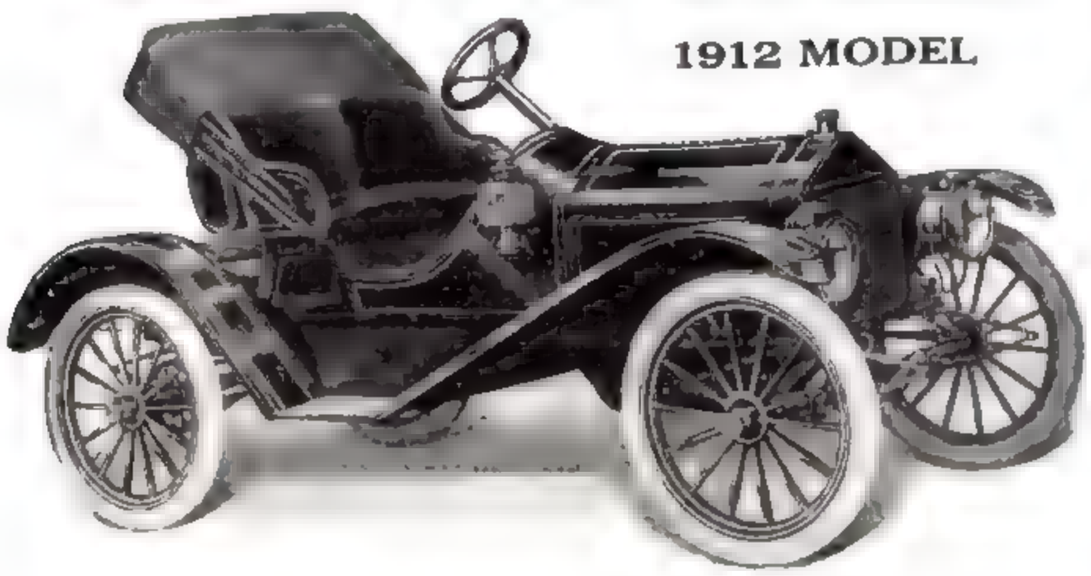
New York



Each set of buildings 1500 feet long, 125 feet wide, 6 stories high. Total floor space 2,579,351 square feet or nearly 60 acres. 60,000 tons of coal consumed annually. 42 boilers to run engines which generate 25,000 horse-power. The mill typifies the latest and most scientific principles of mill construction as regards the welfare, safety and comfort of its 6,000 employees.

METZ "TWENTY-TWO" WATER COOLED

1912 MODEL



Completely equipped as shown **$600**

High Tension Magneto Ignition.

"WILL GO WHERE NO OTHER CAR HAS BEEN"

Four cylinder motor twenty-two HP, valves and all moving parts enclosed and dust proof

10,000 MILES ON SET OF TIRES

Ask for Book "E" with hill climbing guarantee. Good dealers wanted in unoccupied territory.

MAY DELIVERIES——CAPACITY 10,000 CARS PER YEAR.

METZ COMPANY, Waltham, Mass.

DURING 1910, 2,623,412 CHICLETS WERE SOLD EACH DAY

Chiclets

REALLY DELIGHTFUL

The Dainty Mint Covered Candy Coated Chewing Gum

Just ask your doctor what *he* thinks of Chiclets. Doctors, dentists and trained nurses use and recommend Chiclets for their patients' use and use them themselves in the sick-room, the office or home. That exquisite peppermint, the *true* mint, makes Chiclets the refinement of chewing gum for people of refinement.

For Sale at all the Better Sort of Stores

5¢ the Ounce and in 5¢, 10¢ and 25¢ Packets

SEN-SEN CHICLET COMPANY, Metropolitan Tower, New York

For Damp and Stained Concrete Walls

Trus-Con Exterior Wall Finishes, applied with a brush, provide a dampproof and protective surface to concrete walls—enter into the surface pores, hardening and fusing with the concrete—conceal hair cracks—prevent staining and efflorescence—do not peel or crack off like paints.

Trus-Con Wall Finishes are furnished in a variety of colors for use on concrete, brick and all masonry surfaces.

Tell us about your walls. We will send Color Card and detailed suggestions, **free.**

TRUSSED CONCRETE STEEL COMPANY

401 Trussed Concrete Bldg. Detroit, Mich.

Trus-Con Floor Enamel, for dusty concrete floors. **Trus-Con Paste** for waterproofing concrete. **Trus-Con Stop-Wite** for stopping leaks.

PATENT YOUR IDEAS

Book "How to Obtain a Patent" and "What to Invent" sent free. Send rough sketch for free report as to patentable nature. Manufacturers [illegible]

Patent Obtained or Fee Returned

CHANDLEE & CHANDLEE Patent Att'ys

1001 F Street, Washington, D. C.

$2,000 to $5,000 A Year

Men Wanted—At Once You can be a high-salaried manager or executive. Demand far in excess of supply. Study Business Administration at home during spare time. Master in every course—new 10 vol. text written by America's greatest experts. Instruction and management [illegible] Business Law [illegible] 12,000 students. Write for free [illegible] catalog.

La Salle Extension University, Box 4014, Chicago, Ill.

MOTORCYCLES

Pictures and descriptions of latest 1911 models of all principal makes in the big, illustrated annual Spring Number of the BICYCLING WORLD AND MOTORCYCLE REVIEW, to be issued on April 29th. Sent for 10 cents. For 25 cents you get this splendid special Spring Number and the famous book, "Care and Repair of Motorcycles." Address Motorcycle Review, No. 917 Tribune Building, New York.

Peter's Progress

into the hearts of discriminating candy eaters is due to its wonderful flavor.

Peter's owes this flavor to the secret process of combining milk and chocolate, invented by Mr. D. Peter of Vevey, Switzerland.

Peter's is as wholesome as it is delicious.

Peter's comes in several varieties:

Peter's Milk Chocolate
Peter's Milk Chocolate Croquettes
Peter's Almond Milk Chocolate
Peter's Milk Chocolate with Roasted Hazelnuts, called "Thimbles"
Peter's Bon-Bons

Lamont, Corliss & Co.
Sole Agents New York

What color should you paint your house? Our Portfolio, "Color Schemes for Exterior House Painting," will help you decide. It is sent free.

The above is one of many styles of houses shown in color in our Portfolio of exterior designs. Accompanying each design are exact specifications for producing the results shown. The right color for your house is the color which is appropriate to its style of architecture and which gives it the best setting in its surroundings. You paint your house for two reasons:

1 To give it the color you like.
2 To preserve the material of which it is made.

The Sherwin-Williams Company suggests the right color to paint your house to get the best effect, and makes the right paints to produce that effect and to give a lasting and durable protection to the house.

Send for our free Cottage-Bungalow Portfolio

showing all the rooms in colors and specifying the actual materials for securing the same beautiful results in your own home. Complete specifications are given to produce the effects shown, not only for the finishing of the walls, ceiling, woodwork, floors, etc., but also suggestions for the curtains and draperies, the rugs and furniture. You can adapt any or all of the color combinations in our Cottage-Bungalow Portfolio, or our Decorative Department will prepare special suggestions upon receipt of blueprints, drawings or descriptions of your home or other buildings.

SHERWIN-WILLIAMS PAINTS & VARNISHES

Sold by dealers everywhere. Ask your local dealer for color cards and full information
For the Special Home Decoration Service write to
The Sherwin-Williams Company, Decorative Dept., 613 Canal Road, N.W., Cleveland, O.

MOVING WEST?

Don't sell your Household Goods. **Ship them at Reduced Rates** in Through Cars, avoiding transfer, to and from Western States. Write **today** for colored maps and information
TRANS-CONTINENTAL FREIGHT COMPANY
505 Bedford Bldg., Chicago.
614-29 Broadway, New York.

Keepkool UNDERWEAR

TRADE MARK

It's a pleasure to slip into a suit of *Keepkool* Underwear. The light, airy, elastic ribbed texture of the *Keepkool* fabric makes *Keepkool* the daintiest and most comfortable of Summer underwear. *Keepkool* is the only elastic ribbed porous underwear. The elastic rib means that *Keepkool* fits smoothly, yields to every movement of the body, and will not bag or sag in spite of the roughest washing or hardest wear. It's the perfected porous underwear for men and boys.

Men's Separate Garments **50c** **Boys'** Separate Garments **25c**

Men's Union Suits $1.00. Boys' Union Suits 50c.
Made in knee and ankle length drawers, short or long sleeves and athletic shirts for men, women and children
At all dealers. Write us for free catalog and sample of *Keepkool* fabric.

FULD & HATCH KNITTING CO.,
Dept. P Albany, N.Y.

A handy thing to have about the house.

Own a Good Saw

A poor one is *not* "good enough" for anybody. You want a saw that cuts quick and true and holds its sharp teeth edges—a

Simonds Saw

Pronounced Si-monds.

It's made of tough, hard Simonds Steel, rolled and tempered by us especially so the teeth will hold their sharp, quick-cutting points against hard usage. Nearly 80 years' experience is behind every Simonds Saw and our guaranty.

Write for "Guide Book for Carpenters"—FREE—and learn how to care for a saw.

SIMONDS MFG. CO., Fitchburg, Mass.
Chicago Portland, Ore. San Francisco
New Orleans New York Seattle

Don't Throw Away Your Dull Razor Blades

We resharpen them "Good as New, Many say Better."
Send no money with blades. If pleased on their return pay 50c the dozen. 140,000 pleased patrons. Send address for convenient mailing jacket. KEENEDGE CO., 800 Keenedge Bldg., Chicago. 160 Congress St., Boston.

DOES BLOOD TELL?

(Concluded from Page 18)

and resources as it can utilize in any profitable way in the training and nutrition of its children. As Bacon shrewdly remarked, three hundred years ago, "Money is like muck—not good unless it be spread"; and some form of biologic equalization of resources and environment is urgently called for. The wealth of the very rich is as great a curse to their children as the poverty of the desperately poor is to theirs.

One of the greatest barriers to such a normal and natural equalization of favors is the principle of artificial law—a purely fictitious or conventional right, not a natural one, as we now regard it—by which the community permits to descend or, more accurately, engages to transmit at death to the children of distinguished and successful men all the accumulations of material property that may have been acquired during the parents' lifetime. The only justification for this artificial right was the belief that great men were certain to produce great sons; and that it was, therefore, to the interest and profit of the community to devote the large fortunes that they had accumulated to the nurture and care of these, its potential leaders. Ninety-five per cent of the community, in fact, starved itself and went naked in order that five per cent might have enough, and ten times more than enough, to develop for the benefit of the community the great talents that it was supposed to possess. For ages we have reared and crammed hundreds of goslings in the hope that one of them might turn out a swan.

That belief practically has now been shown to be a delusion; and the artificial right founded upon it, therefore, falls with it. It is advantage and favoritism enough on the part of Nature that the children of a great man should have his companionship and advice, his care and example, and should inherit his looks and such share of his abilities as may fall to their lot. These things are endowment and equipment enough for any healthy, honest and sensible method of life. All the rest of his material accumulations, which the assistance of the community enabled him to secure and which the power of the community is required to transfer to his children, should be allowed to go back to the common fund so that each generation can be given a fresh, clean start, with a fair field and no favors. Such an act of simple justice would benefit the children of the rich and the members of the aristocracy as much as it would the children of the poor and the offspring of the average man.

Of course it will be objected at once that these conclusions are at variance with and, indeed, contrary to the experience of breeders of other species of animals, such as horses, cattle and dogs; but the two cases are far from parallel.

Humanity Reconstructed

In the first place, all our races of superior speed or beauty, or egg-coining, milk-making or fattening power, as the case may be, have originated from a small group of exceptional individuals, who were themselves sports or mutants occurring upon the law of average and picked out from hundreds of thousands of ordinary or average individuals.

In the second place, in order to establish and fix these breeds or strains, it has usually been found necessary to breed them in and in, as the saying is; mating individuals who were the closest blood relatives. This, of course, for obvious reasons, has never been carried out in human superior strains, save in a few rare instances.

In the third place, these superior breeds and strains have been most industriously and insistently supported and reënforced by the best chance-occurring individuals of each generation of common stock.

Fourthly, though the offspring of well-bred or pedigreed stock is likely to be of a higher general level and to contain a larger number of individuals showing superior qualities than the offspring of common or "scrub" stock, yet the actual percentage of high-grade individuals of good type born in even the best strains is comparatively small, with an immense number of culls and wastrels.

Finally, the problem before the breeder of thoroughbred stock is a totally different one from that before the human race-builder. A cattle breeder can, for economic reasons, afford to own and deal with only a few dozen or score—or, at the outside, a few hundred—individuals; and consequently he must make these few individuals all of as high quality as possible in order to get as high a probability of high-grade or exceptional offspring as possible. If he could deal with and handle, say, ten thousand grades and scrubs he could pick out each year from that number more high-class and thoroughbred individuals than he could out of his two or three dozen pure-blood animals; but the experiment is too costly and progress too slow.

In the case of human racebreeding we have obviously a totally different state of affairs. We have, as the Indian explained to some one who complained of lack of time, "all the time there is"—that is to say, all the thousands or millions of individuals in the nation are at our disposal to select from. Those low-grade or inferior individuals, whom we do not need for purposes of leadership and artistic, inventive or literary production, will support themselves at their own expense. We can make our selection from tens of thousands and from millions; and we have no need whatever to favor specially the reproduction of a small group of superior individuals in order to develop an adequate number of great men.

From the Cook and Tailor

As a matter of statistical fact, nine-tenths of all our leaders and great men have come and still come from the great eighty per cent of the community and not from the ten or fifteen per cent of middle-class, or from the five per cent of superior or aristocratic families.

Such distribution, then, of our resources as will raise the general average of comfort and well-being to that point where every child born shall have a full and fair opportunity to develop all the powers and possibilities that may be hidden in him, will produce the largest number of leaders, of geniuses and of men who will honor and bless their generation. As it stands at present, only the toughest and hardest-headed and sharpest-clawed of at least the lower fifty per cent of our community can succeed in rising to that level where they have full scope for their powers. In other words, upon fifty and in some civilizations upon seventy per cent of the community a premium is placed for success and survival under what Huxley bitterly called "the qualities of the ape and the tiger."

Possibly many of our greatest geniuses and most valuable intellects die in infancy of starvation, overcrowding and dirt-diseases, or become stunted and warped in childhood through premature stress and strain. The very choicest seed of the Great Sower too often, under our present unjust and unequal conditions, falls upon stony ground or is choked among thorns and weeds.

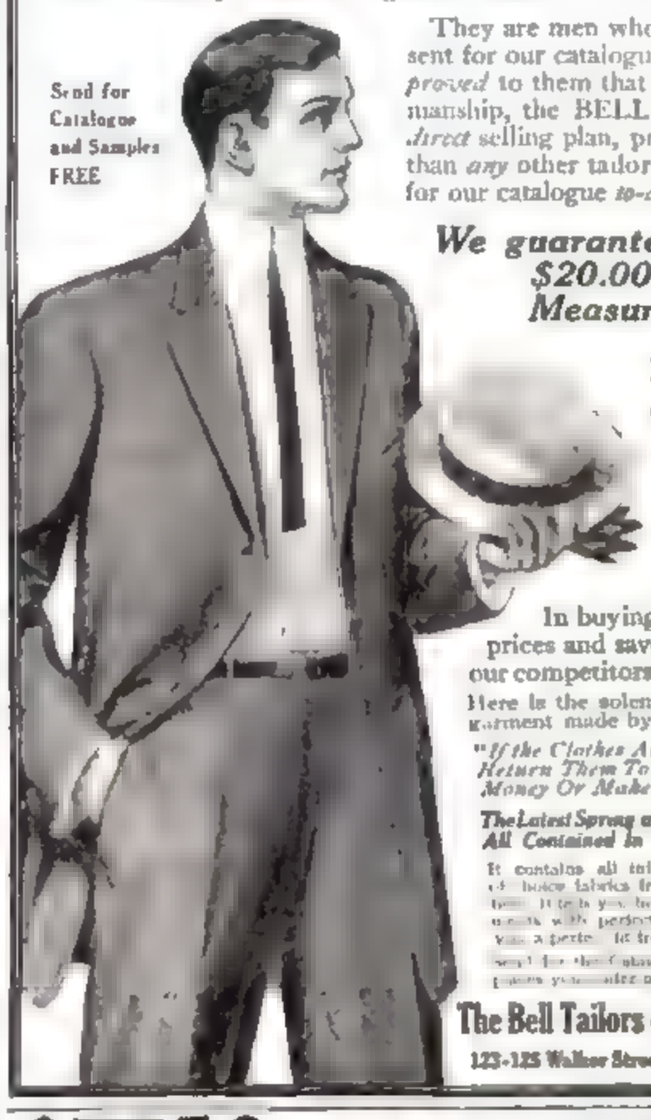
On two points biology speaks in no uncertain tones. One is that the highest possible perfection and flowering of the human mind and soul and spirit can, and in ninety per cent of cases does, occur at one bound, as it were, from the average level. Successive generations of breeding are not necessary to produce great men. It may take three generations to make a gentleman; but when you have made him he is generally a fool and always a parasite. Aristocracies and great families descending from great men do not improve with successive generations, but, on the contrary, grow duller and more commonplace, and usually within six or seven generations either die out or deteriorate. For every great man produced in an aristocracy under the most favorable circumstances there will be produced fifty fools and a thousand mediocrities, each of whom costs just as much to be reared and supported as the one great man.

All of the qualities that distinguish the gentleman, the man of family, the man of breeding are qualities of feeding and of feathers. Any sound and wholesome average family could be turned into "society people" inside of two generations without the slightest difficulty, simply by the labor of the cook, the tailor and the dancing-master. Take away its money from under any aristocracy and it falls into the common ruck at once. How long will society countenance and support this monstrous and wasteful injustice and inequality?

The BELL Tailors OF NEW YORK TRADE MARK

We Guarantee a $20 SUIT to your measure for $13.50

Don't think of ordering your new suit until you send for *our* catalogue. *It's free.* It tells you how you can get a *guaranteed* $20. suit made to your measure in the latest New York styles at a cost to you of $13.50. *Thousands* of SATURDAY EVENING POST readers have already become *regular* BELL TAILOR patrons.



Send for Catalogue and Samples FREE

They are men who were attracted by our advertisement, sent for our catalogue and gave us a trial order. We have *proved* to them that for style, fabric and quality of workmanship, the BELL TAILORS, through their wonderful *direct* selling plan, produce *better* tailoring for *less* money than *any* other tailoring organization in the country. Send for our catalogue *to-day* so we can prove as much to you.

We guarantee to make a $20.00 Suit to Your Measure for . . . $13.50

Because we have no agents, and can therefore save you the agent's commission.

Because we sell you direct and save the local tailor's profit.

Because we are the largest mail-order tailors in the world and buy all our woolens direct from the mills at mill prices.

In buying from us you simply buy at wholesale prices and save $6.50 profits and commissions, which our competitors have to get on every $20. suit they sell.

Here is the solemn guarantee that goes out with every garment made by BELL TAILORS:—

"If the Clothes Are Not Satisfactory In Every Way Return Them To Us. We Will Refund You Your Money Or Make You a New Garment."

The Latest Spring and Summer Styles Are All Contained In Our New Catalogue. FREE

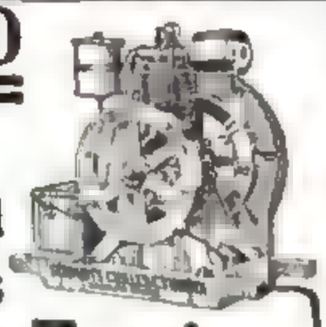
It contains all information on style—58 samples of loose fabrics from which to make your selection. It tells you how to take your own measurements with perfect accuracy. We guarantee you a perfect fit from these measurements. Send for the Catalogue *TO-DAY* and please you—it's no obligation.

The Bell Tailors of New York
123-125 Walker Street, New York

Bell Tailors, 123-125 Walker Street, New York
Please send your new catalogue and samples free
Mr.

$7.50

And You Keep This Great Engine



We will ship you Schmidt's Chilled Cylinder Gasoline Engine on your simple request without an order or any promise from you. You use the engine 10 entire days—use it all you want to. Then, if you don't want it, send it back at our expense. If you wish to keep it, pay us **only $7.50 and you can pay the rest in 30, 90, 120 days, four months, or longer.**

We Send This Engine Free

We do this to prove that this is the **air cooled** 3 horse power engine that will best meet your requirements. We want you to see for yourself that it is better than any other engine for farm and shop use irrespective of price. It is the only engine with the marvelous, powerful **chilled cylinder.** The only engine for farm use with a **spark retarder.** The new type gasoline engine that has revolutionized the gasoline engine industry. The engine good enough to send out on **actual free trial** without paying a single penny down.

Makes Woman's Work Easy

Ten Days Free Trial

This is the most liberal free trial ever offered on a gasoline engine for farm and shop use. We want you to see that women and children can run this engine. Use the engine to run your pump and any machinery you have

TAKE A LONG TIME TO PAY

If you like this engine after trying it out for 10 whole days, you can keep it and pay either cash in full or take time to pay balance.

Schmidt's Chilled Cylinder Gasoline Engine is absolutely guaranteed five years in every part. The largest tank in Iowa backs our $1000 challenge offer on our engines. Write to us promptly for particulars and we will send you our valuable book, "How to Use Power," free.

Schmidt Bros. Co. Engine Works
DEPARTMENT 4014 DAVENPORT, IOWA

SWEEP WITHOUT DUST

Wizard Carpet Clean eliminates all dust—absorbs it—brightens your rugs and carpets and makes them look like new—saves time and labor of sweeping, mopping and cleaning and leaves a room fresh and clean and free from dust and disease germs.

WIZARD CARPET CLEAN

Is a preparation that does the work most thoroughly and effectively and is used successfully in every home. Contains nothing injurious—no sand, no dust or caustic—can be used with absolute safety on the costliest rug or carpet.

Use it Every Time You Sweep

If your dealer can't supply you send his name and address and we will send liberal sample for 2c stamp or coin. A trial will convince you that you can't keep house without it. Insist upon the original Wizard Carpet Clean. Don't take an imitation.

Dealers

Sloper Cooper & Co., one of the largest and greatest necessary House Keepers buy it again and again and the most satisfactory article we have added to our stock for some time

The Floor Clean Co 1649 W 37th St Chicago

FERRO MARINE ENGINES $60 AND UP

THE World's Standard Two-cycle Marine Motor. Ten sizes; one, two or three cylinders; 3 to 25 horse power. High-tension magneto; new idea in carburetor; many other advantages.

Write for catalog and name of nearest agent free

The Ferro Machine & Foundry Co.
11 Hubbard Ave., Cleveland.
Agents in Principal Cities and Ports

AMUSE-A crowd or a party. Have fun with all your friends. The greatest puzzle in years. They simply can't leave it alone. Most enthralling fun maker known. Grips them like a vise. They won't give up. As easy as falling off a log when you know how. Amuse-A with complete illustrated instructions by mail 10 cents. Dept. E Washington Mail Order Co., 467 Broadway, N. Y.

50 ENGRAVED CALLING CARDS $1.00

Hand copper plate engraving of the highest grade. Latest style. Also wedding announcements, invitations, etc. Fine stamped stationery at lowest prices. We pay delivery charges. Samples free. Charles H. Elliott Co., 1636 Lehigh Ave., Philada.

Chairs & Tricycles
For Invalids and Cripples
Worthington Co.
408 Cedar St., Elyria, O.

"Sampeck Clothes"

WOOL fabrics, woven in clever designs that will win your admiration. New Spring Styles that merit your adoption.

Every garment fashioned and needled to perfection by skilful tailors in roomy day-light shops.

GO to the "*Sampeck*" dealer in your town to-day. He will show you many new models and reveal to you the inner reasons for "*Sampeck*" reputation. Our new Book of Fashions awaits your request.

SAMUEL W. PECK & CO.
New York

TENT CATALOG Free!

If you expect to go camping do not fail to get this valuable book, and get it now.

A Camp Guide given away!

The most complete catalog of Tents and Camp Supplies ever issued. Enables you to buy direct from the largest manufacturer in the country. Protects you against frauds. Everything we make is the best. Our prices are absolutely the lowest. This catalog contains a valuable collection of hints on camping, fishing, hunting, etc.—an authority on buying and a mine of information—and we send it catalog and camp guide free. Stop reading this and write for catalog.

H. Channon Company, 32 Market St., Dept. 4014, Chicago

STUDY FARMING
POULTRY FLOWERS AGRICULTURE
AT HOME BY MAIL EASY TERMS

Young or old. Learn scientific intensive agriculture. Faculty of experts from leading Agr. Colleges. Splendid, understandable course in General Farming for actual and prospective farmers. Courses in Farmers' Book-keeping, Teachers' Agr. Course, also Poultry and Flowers. Learn to raise Poultry or Flowers for Profit even on a city or suburban lot. Unique, practical course in easily grown, outdoor summer Flowers. One lady made $35.00 a week. Profit in spare time. Big money if you know how. As much profit in an acre of hens as in 200 acres of wheat. We guarantee you can learn. Just the opportunity you've been wanting! Endorsed by Governors and others interested in better farming. Special advantages now. Send today for valuable Free Booklet "How to Make the Farm Pay More." Which course?

American Farmers' School, 46 Laird Bldg Minneapolis

Keep a Cash Account

Woolson's Expense Books, for personal and household accounts, cost from 25 cents to $1.50, furnish complete expense analysis by weeks, months and years. Interesting circular free
George B. Woolson & Co., 38 Elm Street, New Haven, Conn.

JUDSON Freight Forwarding Co.
Reduced rates and quick time on household goods to all Western points. 448 Marquette Bldg., Chicago
736 Old South Bldg., Boston | 717 Front St., San Francisco
344 Whitehall Bldg., New York | 516 Central Bldg., Los Angeles
1501 Wright Bldg., St. Louis | Write nearest office.

BEFORE

LAME PEOPLE

All persons afflicted with a shortened or weak limb should write at once for our booklet. A The Pittsburg Orthopedic Company the largest manufacturers of deformity appliances in the world. 635 Liberty St., Pittsburg, Pa.

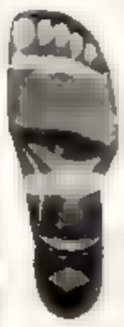
AFTER

If Your Feet Could Talk

"The Stetson Corndodger" would be their cry—the shoe that allows the toes to breathe.

The favorite of particular men who enjoy foot-comfort—the shoe for fussy feet.

Settle the shoe problem for all time by wearing the Stetson Corndodger. The Stetson is also made in high toe, arch and heel effects for the young man who wants style, snap and vim.



Look for the *Red Diamond*—on the *shoe*—and on the *store*. Write for style book and name of nearest dealer.

"Stetsons cost more by the pair, but less by the year."

Stetson Shops: in New York at 7 Cortlandt St., in Springfield, Mass., at 170 Worthington St., in Cleveland, O., at 6 Hollenden Arcade, in Pittsburgh, Pa., at Jenkins Arcade Bldg.

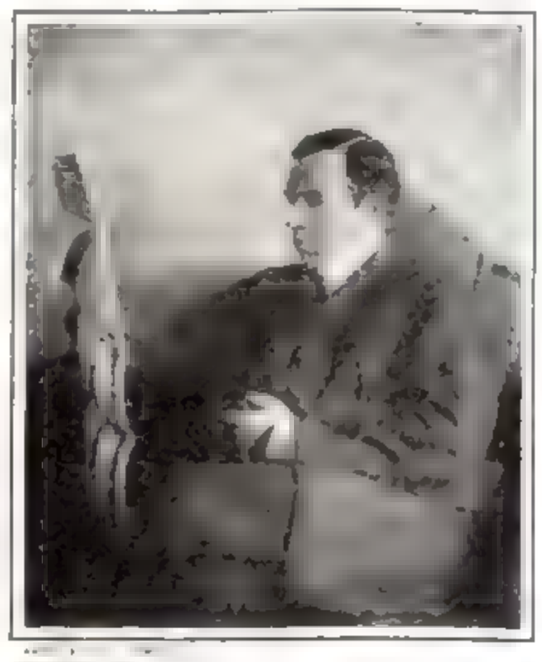
THE STETSON SHOE CO., So. Weymouth, Mass.

Live Shoe Dealers should write for our stock book and proposition.

MAGAZINE MEN

Snapshots of Well-Known Writers at Work and Play

Montague Glass
Creator of Potash & Perlmutter



Owen Johnson
Author of The Varmint and Other Lawrenceville Stories

George Ade (on the Left) and Frank Doane

Clean, Beautiful, Mar-Proof Floors

Every uncarpeted floor should be coated with **Elastica** Floor Finish. It gives to any floor a water-proof finish which nothing mars or discolors.

Elastica is not only for natural wood floors. It is for painted floors, porch floors, oilcloth and linoleum. It protects the paint—makes old paint look new—saves scrubbing—multiplies the life of linoleum.

Nothing takes the place of **Elastica.** It is made by a secret process, the result of 40 years of experience.

Elastica is the ideal floor finish. It meets all expectations. Try it on one floor and you will always use it on all your floors. Ask your dealer.

TRADE ELASTICA MARK

FLOOR FINISH

Look for the Trade-Mark on a Yellow Label
All others are imitations.

SENT FREE—We want to send you a book, "How to Finish Floors," filled with expert suggestions about finishing old and new floors. Also samples of **Elastica** coated on paper for tests. Also a beautiful bookmark—just to repay you for writing us.

Simply send us your name and address—a postal will do.

Ask for Book 106

Address Standard Varnish Works, 29 Broadway, New York, or 2620 Armour Ave., Chicago, or 301 Mission St., San Francisco, Calif. Or International Varnish Co., Ltd., Toronto, Canada.

STANDARD VARNISH WORKS

ASK YOUR DEALER (48)

CYCLING—A RETURNING FASHION!

POPE BICYCLES

Columbia, Rambler, Cleveland, Tribune,

Contain many distinctive features of great merit not found in other makes

The Pope Daily Service Bicycle

A new proposition sent for full particulars about our direct wheel and our ten days' method of selling it

CAUTION! There are many inferior grade wheels painted and decorated to imitate Pope construction being sold at high grade prices. If you see a wheel for sale that is not quite right, beware! Every Pope wheel is guaranteed quality. Pope wheels are sold to rider at $25 to $100

THE POPE MFG. CO., 463 Capitol Ave., Hartford, Conn.

AGENTS WANTED EVERYWHERE

WE are establishing agents in every town, village and hamlet of the United States to sell our widely advertised article. Special offer never before made. We want to appoint one hustling party in each locality to take orders from consumers. Experience unnecessary. Write us to-day for particulars. Address West Dis. Co., Room 1, 3 East 42nd Street, New York City, N. Y.

Beautiful California Post Cards

Eight different, *many colored*, highly glazed views, mailed for 10 cents. Twenty-five for 25 cents.

P-O PUBLISHING CO., 304 S. Olive Street, Los Angeles, Calif.

GIBFORD
ZIGZAG
AUTOMATIC STROPPER

One Model Sharpens Any Standard Make of Safety Razor Blade

No matter what safety razor you use, you can have a keen, easy-shaving blade for every shave by using the ZigZag Automatic Stropper. You can easily make one blade give perfect service for at least six months.

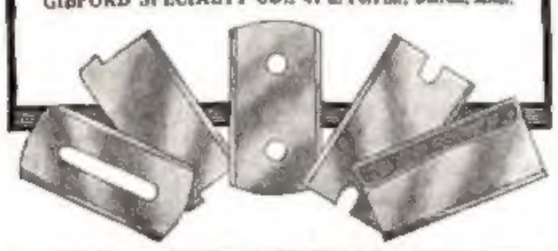
Make this wonderful little machine a part of your shaving outfit at once. It saves its cost in a short time. It stops the torture of shaving with dull blades. It is easy to use, and makes shaving with a safety razor a pleasure as well as a convenience.

$1.00 Complete With Fine Horsehide Strop

"The Curve Cut Strop Gives the Barber's Stroke"

Works easier, quicker, and gives better results than heavy, cumbersome machine costing three times as much. Weighs less than 4 oz. Folds compactly into small space. Just the thing for travellers. Sold by the leading druggists, hardware and other dealers everywhere in U. S. for $1.00; in foreign countries, $1.50, or sent prepaid from factory on receipt of price. Send for free booklet, "No More Dull Blades For Me."

GIBFORD SPECIALTY CO., 47 E. Fort St., Detroit, Mich.



REIS
UNDERWEAR

In every fabric to fit men of every build

REIS UNDERWEAR
TRADE MARK REGISTERED U. S. PAT. OFF.

Every garment bearing this label
GUARANTEED

Ask for style No. **428** at 50c per garment—**REIS** genuine Egyptian balbriggan, soft and soothing to the skin. Collarette of shirts and cuffs of shirts and drawers finished with handsome blue mercerized stripe. Shirts either long or short sleeves, drawers with patented double gusset. We will supply you if your dealer cannot—remit direct, specifying chest and waist measures. Catalogue **FREE** on request.

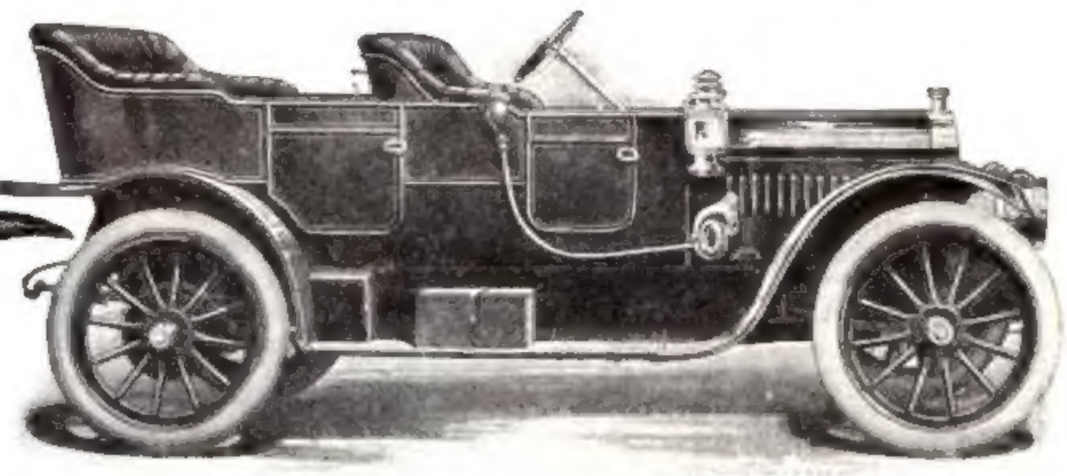
ROBERT REIS & CO.
Dept. B, 560-562 Broadway, New York City

WANTED Young Men of good character to learn automobile business and act as our local representatives. Good salary. We employ you the day you enroll. Write for Plan A.
Automobile College of Washington, Washington, D. C.

Fine Rugs woven from **Old Carpet**
DENWORTH RUG MILL
3045-47-49-51 Boudinot St., Phila.
SEND FOR CATALOGUE

How Can You Blind Yourself to the Advantages of The Elmore Valveless High Duty Motor?

Elmore
VALVELESS
Two-Cycle



Five-Passenger Touring Model 36-B, 50 H.P., $1,750

The average broad minded American, no matter how it may upset his plans, is quick to discard the old for the new—the wrong for the right—when he is confronted by incontrovertible facts.

There is an invincible logic about the Elmore Valveless *High Duty Motor* which no right reasoning motorist can escape.

Assuming you to be of that class which is seeking the highest efficiency, and the highest form of motor car enjoyment, we venture to confront you with certain advantages enjoyed only by an owner of an Elmore, with its *High Duty Motor*.

High duty literally means a higher range of power than can be secured from any other engine extant.

In a preliminary sense this is due to the fact that the four cylinders of the High Duty Motor, unlike any other in existence, act as a single power unit—not as four separate cylinders.

This in turn is rendered possible by the principle of the patented gas distributor found in the Elmore and no other.

By means of this distributor the gas is "timed," so that by admitting it early or late, the Elmore owner may select that degree of power desired.

The Elmore owner thus has, within a range unknown to other motors, a low power for easy work or a high power for difficult going, with an engine that is ideally economical and efficient at every point.

The Elmore owner never needs to regrind his valves—never, mark you—The High Duty Motor has no valves.

The Elmore owner has a motor which does not carbonize, while the ordinary motor must be taken down at frequent intervals in order that the carbon may be scraped and chipped out.

The Elmore Valveless High Duty Motor has no small outer parts, while ordinary motors have twenty or more on each cylinder; must have them to operate its valves.

The Elmore Valveless High Duty Motor has twice the power impulses per crank shaft revolution of an engine with valves—more nearly continuous power than is possible with any four-cycle motor yet built or likely to be built.

The four related Elmore cylinders have as many power impulses as could be secured by an eight cylinder four cycle, could such a motor be made practical.

This brings home to you the opening words of this announcement. Are you open minded?

Do you want to find the best? Will you profit by the facts when you learn them?

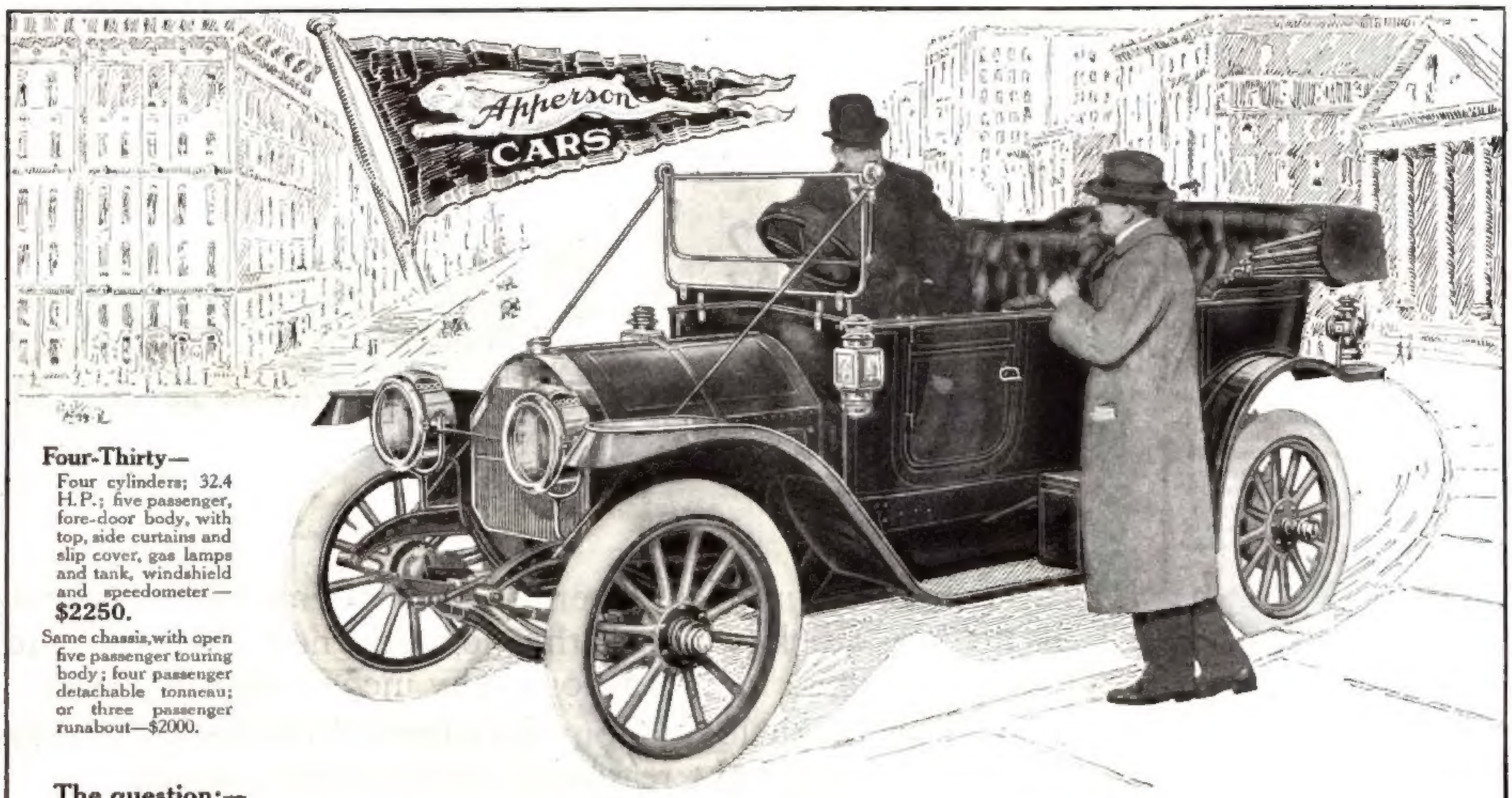
Ask us today for the 1911 Elmore book, as your first step in answering these important questions.

Write today for the 1911 Elmore literature

Roadster Model 25, 30 H. P., $1,200 **Touring Model 25, 30 H. P., $1,250**

Demi-Tonneau (Detachable) Four-Passenger Touring Model 36-B, 50 H. P., $1,750

Elmore Manufacturing Company, 704 Amanda St., Clyde, Ohio



Four-Thirty—
Four cylinders; 32.4 H.P.; five passenger, fore-door body, with top, side curtains and slip cover, gas lamps and tank, windshield and speedometer—
$2250.

Same chassis, with open five passenger touring body; four passenger detachable tonneau; or three passenger runabout—$2000.

The question:—

Why did I buy an Apperson Jack Rabbit?

The answer:—

Direct result of an interview with an Apperson owner

THE INTERVIEW:

Pardon me, sir, but what car is that you are driving?

Apperson Jack Rabbit.

How long have you had it?

Just got it. Brand new 1911 model. Pretty car, isn't it? And it's the second Apperson for me.

How long did you drive its predecessor?

Let me see. Got it in the spring of 1905. Let it go last fall—neighbor of mine is driving it now—that's about five and one-half years, isn't it?

Cost you much for repairs?

No—had it overhauled and repainted in 1908 and it's O.K. now.

How far did you drive it?

Well, I didn't get a speedometer until about the middle of the first season, but the speedometer record up to the time I sold the car was 83,479 miles. I figure I drove that car fully 85,000 miles.

Gracious! That's more than three times around the world.

Yep! That's so, but it was a very powerful and strongly built car. I drove it summer and winter and it's good for another world circle and then some more besides. Ever hear of the Apperson brothers and the Apperson factory? No? Well, I imagine you think of buying a car, and if so you should get acquainted with the Appersons and see their factory. You see, I used to drive a foreign car; fact is I bought it abroad and I've been in practically all of the best automobile plants in Europe, and this car—this Apperson Jack Rabbit—built right down here in Indiana at Kokomo by the Apperson brothers, comes from a factory that equals any I ever saw.

The Appersons are both mechanics—both expert automobile mechanics, and you will find them right in their factory personally superintending the work and testing and trying out every car. They know each car is right when it leaves their plant, and fit for the service which they likewise know it will be required to render to give its exacting owner absolute satisfaction.

The Appersons don't turn out a lot of cars each year, but every car that leaves their plant is a real car, built for long wear and hard work. Like all cars they get the hard work, but unlike many cars they stand up under it; and I have often said to my friends, "All I ever do to my car is to give her plenty of good oil, what gasoline she needs and she will go as far as I want her to go and a good deal faster than I ought to expect her to."

They must have a splendid factory.

Yes, and the finest lot of mechanics I have ever seen working together, many of them having been in the constant employ of the Apperson brothers since they built their first car—which, by the way, was the first automobile, or horseless carriage, as it was then called, that was built in the United States. Speaking of that first car, I must tell you what Mr. Elmer Apperson, President of the Company, told me one day. Said he, "The general style of the first car was not greatly unlike the wonderful one hoss shay, and when we got it so that it would run we sent out of town to a carriage manufacturer and purchased the body for it—just a regular carriage or buggy body. When it came we were all much amused to discover that it was equipped with the usual whip socket." So you see that the first car equipment was simply a top and whip socket. Some different from this car, eh!

Are Apperson cars high-priced?

No. They build three models—one at $2,000, one at $3,000 and one at $4,200. You can't afford to risk a car at a lower price, and it's absolutely unnecessary to pay more. They will outlast, outrun and outlook half a dozen ordinary cars, and beautifully hold their own with the most expensive cars built.

Are Apperson cars what are called assembled cars?

Oh! No! The Appersons build everything that goes into their cars. They have separate departments and special machinery for making all of the important parts, each department under the supervision of a special foreman, and all parts passed upon by a special inspector, and in these various departments they build their own motors, transmissions, steering gears, axles, wheels, radiators, hoods and fenders and bodies; do their own upholstering and painting—really a lot of small factories all under one great head and all under the direction of the Apperson Brothers.

That all sounds fine to me. Does the car ride well?

Hop in and I'll give you a little ride. I'm as proud of the car as if I built it myself. Look it over—see that upholstering? The finest of leather. See how smoothly the motor runs? Notice how the springs eased us over that rough crossing? Just like sailing or flying, isn't it?

I wish to thank you for your kindness. You have certainly done me a great favor, as I must confess that the matter of selecting a car for my own use was very perplexing. I shall see an Apperson Jack Rabbit dealer at once and I shall soon be driving a car like yours.

Any Apperson agent or branch manager will tell you that nearly all of his sales can be traced back to enthusiastic Apperson owners who never miss an opportunity to advise friend or stranger to buy an Apperson Jack Rabbit car, and to tell them why they should do so.

APPERSON BROTHERS AUTOMOBILE CO., Dept. P, KOKOMO, INDIANA

FAMOUS Apperson Cars
Jack Rabbit

The Perfect Fitting, Popular Priced

Munsing Union Suits

Sensible, Serviceable, Satisfactory
Durable, Comfortable, Inexpensive

The constantly increasing popularity of union suits is the talk of the dry goods and furnishing goods trade.

Munsing Union Suits
Are What You Have Been Looking for in Underwear

Garments that are not too high priced—that are dainty and fine enough to suit the most particular, and yet so reasonable in cost that no one need be without them—garments that fit and cover the form perfectly, and that improve in appearance and feeling with each trip to the laundry—garments that are worn with complete satisfaction by several million most particular Americans and that are so popular that a daily production of twenty thousand garments is required to supply the demand.

THE MAMMOTH, MODERN, MODEL, MUNSING MILLS, EQUIPPED TO MAKE THE FINEST FABRICS AT LOWEST COST.

Twenty different qualities, every required style and size. Girls' union suits for summer in fine bleached white cotton fabrics in four different styles, at 50c and 75c per garment. Boys' union suits for summer in cream white or ecru shades in seven different styles at 50c and 75c per garment. Ladies' summer union suits and separate vests and pants in five different light weight fabrics and fourteen different styles, all bleached white, at from 50c to $2 per garment. Men's perfect fitting union suits in six different light weight fabrics, regular and athletic styles, every required size, at from $1.00 to $3.00 per garment.

Leading merchants in nearly three thousand of the larger towns and cities of the country carry Munsing underwear in stock. Treat yourself and all the members of your family this summer to the inexpensive luxury of wearing perfect fitting, non-irritating Munsing suits. If your dealer is unable to supply you send for a Munsing style book and samples of all the different Munsing fabrics. Address

The Northwestern Knitting Company

275 Lyndale Avenue North, Minneapolis

Two dainty Munsing dolls' vests, one pink, one blue, sent upon receipt of 10 cents in stamps.

Painted by W. V. Cahill for Cream of Wheat Co. *Copyright 1911 by Cream of Wheat Co*

THE COOKING LESSON